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Willard C. Fisher.

HIGHER LIFE
FOR
WORKING PEOPLE



HIGHER LIFE FOR WORKING PEOPLE

ITS HINDRANCES DISCUSSED

AN ATTEMPT TO SOLVE SOME PRESSING SOCIAL PROBLEMS
WITHOUT INJUSTICE TO CAPITAL OR LABOUR

BY

W. WALKER STEPHENS

AUTHOR OF 'THE LIFE AND WRITINGS OF TURGOT'

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‘We have got, as far as we can, to make this country more pleasant to live in for the vast majority of those who live in it.’—LORD SALISBURY, *at Watford*, October 30, 1895.

‘We have witnessed a sensible and remarkable rise in the level of material comfort. This has resulted, among other things, in the largely increased consumption *per head* of the necessaries and not a few of the luxuries of life, but we are too apt to forget that the very average rise in the level of comfort and prosperity is perfectly consistent with deeper depression and more glaring contrast than have ever existed before.’—MR. ASQUITH, *at Leinster*, November 24, 1896.

‘Unfortunately it seems that the functions of modern Governments and modern Parliaments are almost restricted to making inquiries and to accumulating great masses of evidence upon social questions *of which no use is afterwards made.*’—SIR JOHN CORST, March 3, 1898.

HIGHER LIFE FOR WORKING PEOPLE

INTRODUCTION

MANY minds at present directed to the study of social questions find themselves arriving at a stage of opinion to which they have been led by the following considerations :

1. That although the condition of working men of the higher wage-earning class has been much improved, especially during the last generation, yet, owing to several causes, and conspicuously to the constantly occurring disputes regarding the terms of employment, these terminating so often in strikes and lock-outs, rendering the rate of actual wages for a year's time so uncertain, even this select class of workmen are discouraged from making any far-sighted plans for their self-improvement. Still more discouraged are many classes of working people of lower position, who suffer drawbacks attaching to their particular order. And, beyond all this, there is overwhelming evidence of the existence of great misery among large sections of working people of

the *lowest* rank—misery almost constant, due to their inability to find employment, except of a wretchedly casual kind, at the best insufficient to properly maintain life.

2. That to remove or greatly to mitigate these social maladies by some adequate means is the duty as well as for the interest of all classes, and especially of those which share most largely in social advantages.

3. The schemes advocated by those claiming to be in a scientific sense ‘Socialists’ being of a character so revolutionary, tending to weaken or to stop the growth of capital, to suppress even legitimate and useful competition, and, worse than all, to limit unnecessarily individual freedom, any organised attempt to realise these schemes would be almost a declaration of war against nearly all existing social arrangements.

4. These existing arrangements, if ever to be overturned, could be overturned only in the course of a vastly distant future ; therefore, meanwhile, at least, such ‘socialistic’ schemes are unfit to deal with the prevailing acute maladies that demand an immediate remedy.

Thus it is that many writers are now engaged in suggesting plans of social improvement which, while keeping clear of the errors of so-called ‘socialistic’ schemes, aim nevertheless at providing some effectual remedies for the main disorders that disturb the relations between Labour and Capital.

The present paper is offered as a contribution towards this discussion—certainly the most supremely important discussion that can occupy the attention of our generation. The contribution is essentially eclectic. It is addressed to those who have not had opportunity of making any deep study of the several social questions, and is intended to assist them in taking a general view of the field of inquiry, before proceeding to the investigation of any of the questions specially. In dealing with each problem the writer has been mainly anxious to discover the mode of treatment that would be most practicable in the circumstances, fulfilling the conditions of being the readiest at hand, of arousing the least opposition—at the same time of being a real remedy, not a mere alleviation. He expects that Chapter I. will prove to be a stumbling-block to most readers, who will object to it as inconsistent with these moderate and practical principles. But, in justice to the general subject, a study of this portion of it he felt bound to make, and bound to offer some mode of dealing with this, the greatest problem of all—work for the mass of unemployed. He is quite aware that the plan proposed will appear far-fetched, and to be, to use a colloquial phrase, ‘too large an order.’ It seems to him, nevertheless, that any scheme designed for the same purpose must be liable to the like criticism. The terrible congestions in East London and in almost all our large towns require some extra-

ordinary mode of treatment. The plan here sketched is necessarily very imperfect, even in outline. A thousand qualifications and modifications in it would start up if ever any such scheme were submitted to general discussion. But a solution of the greatest problem must be attempted sooner or later. We must not be deterred by the difficulties before us; they grow the greater the longer we delay to grapple with them.

CHAPTER I

THE PROBLEM GREATEST OF ALL : WORK FOR
THE UNEMPLOYED

THOSE studying the social question cannot be too often reminded that no attempt to adjust the relations between Capital and Labour, employers and employed, can lead to any durable settlement so long as there is left unsolved the still greater problem presented by the existence outside of the great mass of 'unemployed' and 'casually employed,' for whom no regular work can be got.

The substantial accuracy of the statistics of poverty in London collected by Mr. Charles Booth and his

Statistics of poverty and destitution staff of assistants in 1891-92 has not been disputed by anyone having experience of the localities which were visited and tabulated.

Of the population of 4,200,000, 316,834 were classified as belonging to the 'very poor;' 37,600 as belonging to the 'lowest' class, which may be named the 'miserable,' and 938,300 as 'poor'—'at all times more or less in want.' A particular house-to-house visitation was made of an extensive district in East London, from which it appeared that of this

‘poor’ class two-fifths, say 375,300 (of the 938,300), belonged to a class only casually employed, and then at miserable wages. If we add this 375,300 of the ‘poor’ to the 354,400 of the ‘very poor,’ including the ‘miserable,’ we have in London close upon 730,000 of the population steeped in poverty. This was exclusive of 99,830 ‘inmates of workhouses and charitable institutions.’ Regarding London alone, the ratio of the ‘submerged’ is thus vastly over a ‘tenth ;’ it is between a sixth and a fifth.

The other large towns in the kingdom are much less congested than London ; but if they are even half as congested, social reformers in estimating the existence of a ‘submerged *tenth*’ over the kingdom are not exaggerating.

That the existence of a large number of unemployed should be an accompaniment of a complicated state of society like our own may be expected, but surely the enormous proportion indicated above is one in every sense abnormal, and as such it demands some immediate remedy. It is easy to see that the existence of this large mass of ill-fated men, women, and children, unable to find their place within the social ranks, and the consequent outgrowth of misery, vice, and crime, must be detrimental to the *whole* social state. Without dwelling on the terrible fact that these hundreds of thousands of human beings have no possibility of bettering themselves in any effectual way, and are debarred

Rescue of
the sub-
merged

from entering upon that march of progress believed to be open to the human race (the march which Christianity is intended to accelerate), it is clear that the 'well-to-do' classes themselves suffer immeasurably by the unhappy condition of the classes socially below them. Humanity is 'one and indivisible.' 'We are members one of another.' Let us suppose for a moment that the estimated million of unemployed or casually employed, instead of being, as at present, more or less a burden upon society, became a million of producers and consumers, contributing to the social well-being, would not this transformation be equivalent to the creation of the new colonies now so much demanded as a relief to the mother-country? Would it not offer the same advantage of being the opening of the desired 'new markets, markets acquired without entailing the heavy cost of ocean transit, the difficulties of labour in unexplored countries, and the exposure to foreign competition? Many of our colonies 'protect' themselves against the commerce of the mother-country, and are commercially no great gain to us; but new markets opened at home would necessarily be wholly markets for British trade, and in the course of their development would feed and be fed by British trade and commerce mainly. The rescue of the present submerged classes, and their employment in the cultivation of land and in the several industries that mutually support each other

New mar-
kets for
Capital
and
Labour

in a civilised State, are evidently for the interest of Capital engaged in manufactures and commerce, which would find a fuller employment, as the area of demand would be extended. And clearly the interest of Labour lies in the same direction. Supposing that a scheme could be carried out by which the greater portion of the present unemployed or casually employed would, roughly speaking, become self-supporting, would not the problem of the 'living wage' be brought nearer to a solution? Is not the settlement of nearly every dispute between employers and employed more or less affected by the existence of the outside unemployed, eager to accept work on less than a living wage, and would not many just strikes have been successful but for this cause? It may be said, indeed, that from this point of view the reclamation of waste labour would tend more to the benefit of the employed than of the employers. But the employers, besides profiting by the increased demand for goods and the fuller employment of their capital, would, as taxpayers and ratepayers, find their compensation in the generally healthier social state that would ensue. So much for the interest of Capital and Labour. The interest of the general public in the salvation of the submerged classes needs scarcely to be stated. The submerged do not support themselves; they have to be supported in whole or in part by the public, either by voluntary subscriptions or by rates and taxes. Besides the calls on private charity, think of

the calls on the multitude of benevolent societies and institutions, dispensing incalculable millions of money (with a lamentable waste in administration); think even of the calculable twelve million pounds raised yearly by rates for relief of the poor. The necessity for all these contributions and rates would be reduced immensely by the employment of the present unemployed and the fuller employment of the present 'casuals' leading to their self-support and the support besides of many of their family connections. Let us bear in mind also how the greater happiness of these beings, rescued from degradation, would act as sunshine to the life of the classes above them, whose present enjoyment of the good things of life is, or should be felt to be, poisoned by the consciousness of the misery existing at their doors. The reply is, of course: 'It is easy to indulge in drawing such a picture of an improved social state so desirable, but it cannot be realised. True it cannot be realised at once. It is the object of the present chapter to inquire whether it cannot be realised in great part within a measurable time, provided the work be earnestly undertaken.'

Mode of dealing with the problem	For the rescue of the submerged tenth we need not contemplate any gigantic so-called 'socialistic' scheme, totally overturning the present industrial relations, and introducing a state of society to be actuated by new principles, akin to those of military discipline, which
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could work successfully only at a heavy cost of personal freedom. We need not waste our energies striving towards an impossible future, while we have already at our command resources quite sufficient to deal with that part of the social frame felt to be out of order, without interfering with those parts at present in tolerable health.

The greatest difficulty to be overcome is the one which meets us at the outset—the want of faith in the possibility of any executive power being able to grapple successfully with the vast problem of raising the submerged to the social level. In the circumstances such want of faith is not surprising. And yet, if we patiently and thoughtfully consider what vast undertakings the social executive has been able to accomplish in the past, and even within our own generation, we are gradually brought to the conviction that the vast problem lying before us is not utterly beyond human power to solve.

The truth is that an adequate scheme for this great purpose could be realised by the exercise of skill in organisation the same in character which has already, in other fields, proved signally successful. The difficulties in the way are not greater than were those encountered and overcome in at least two kinds of great works with which we are all familiar.

1. No more impressive ‘object-lesson’ can be had of the wonderful power of organisation to effect

what at first seemed impossible than the rise, progress, and completion of a great international exposition, at first a mere idea in the mind of a small committee of private individuals, in the end a structure stupendous in size and magnificent, with countless miles of space, containing the finest specimens from all nations of every work of man of utility and of beauty—an exhibition attracting the unspeakable admiration of millions of visitors. And all this achieved within little more than two years !

Here we have a practical example of the transformation of chaos into cosmos by the magic power of organisation. The duties of the executive staff of one of these great expositions, involving the erection of a complicated enormous building, with all its appliances and its relative surroundings ; the calling forth in due proportion from nearly all parts of the world of the infinite variety of contributions that are to form its contents ; the apportionment of space among the many thousands of contending exhibitors ; the due arrangement of the exhibits, their ultimate effective display ; the regulations for the visitors, and, from first to last, the incessant demands upon the staff to exercise their authority in all disputes arising in every department—these trying duties, regarded altogether, are certainly as complicated, as difficult, and as onerous as any that would devolve upon a ‘Committee of Council on the Employment of the Poor,’ were such appointed, for directing and seeing

carried out, through *local* agencies, an adequate SOCIAL SCHEME.

2. The other experience already made tending to strengthen our faith in the ability of local agencies to carry into effect a great scheme is in the wonderful development of our local School Board system. In England and Wales in 1872 there were 82 Board schools with 6,472 scholars; in 1885 there were 4,301 schools with 1,194,727 scholars; in 1896 there were 6,962 schools with 2,045,767 scholars. Their income, which in 1872 was 9,241*l.*, reached in 1896 5,259,931*l.*; and (an important precedent for working a social scheme) under the Public Works Loans Act of 1882 there had been advanced to the School Boards, up to Michaelmas 1897, 34,253,086*l.*, of which there had been repaid 7,076,561*l.* After a success such as this through organised local agencies we need not despair of being able to accomplish any scheme of which organisation is the mainspring.

In dwelling on these two experiences already gained we have had, in a manner, suggested to us the very machinery required for dealing with the great problem of enrolling in the ranks of producers and consumers within the social sphere the classes at present excluded. The administration for this work should naturally consist of an executive CENTRAL BOARD, either of a 'Committee of the Privy Council,' or a body of 'Commissioners for

the Employment of the Poor,' presided over by a responsible Minister of State. The first duty of this Central Board would be to organise the scheme of relief (the outlines of which had previously been laid down in an Act of Parliament) and to supervise its operations. The scheme of relief would be carried into effect under this direction by District Boards over the three kingdoms, under some such name as 'Labour-organising Boards.'

For practical purposes it would be advisable to divide the kingdoms into large districts, in order to economise staff expenses, and to have the
 Labour-organising Boards army of unemployed collected within such districts large enough to be rightly proportioned for industrial works. The district might include a population of two to two and a half millions. London, so densely congested, might form three districts; the English and Welsh provinces, say, seven districts; Scotland and Ireland, each two districts. The London Labour-organising Boards could be elected by the London County Council. The English, Provincial, Scotch, and Irish Boards could be elected by the Town Councils and the District Councils within each area. These Local Boards to be subject to the central authority in London—'The Commissioners for the Employment of the Poor,' nominated by the Government.

The machinery might be brought into action by some method such as this :

1. All men, women, and young persons (over 13) in each parish seeking employment to have a claim to be enrolled in a Register of Unemployed, to be kept under view of the Parish Council at an appointed place. The applicants to state the particular kind of work they are fit for or that they desire.

2. Each Parish Council to make a return weekly to its statutory local authority (the Town Council or District Council) of this register brought up to date.

3. The Town Council or District Council, as the case may be, to make up from the several parish registers a General Register for the town or district. This register to be exhibited by the local authority at some appointed place, and be open to the inspection of all employers seeking workmen.

4. The Town Council or District Council to make up a return monthly of those remaining on its General Register of Unemployed, to be sent to the Labour-organising Board of the area.

From these several returns by the local authorities the Labour-organising Board would now have ascertained the very important fact of the number of unemployed within its area.

What step next?

The central authority, 'The Commissioners for the Employment of the Poor,' would have to decide up to what mark the number of unemployed, in proportion to population, might be regarded as

temporary or normal, beyond which mark it should be regarded as abnormal. This question, of course, would be one open to much discussion. But probably the circumstances might be simply met by a regulation such as the following :

6. When the number within the area of the district seeking employment, on an average of six consecutive months, shall exceed 7,500 (un-
Authori- ties : when to act. connected with any strike or lock-out), the Labour-organising Board shall be bound to take steps to organise employment as directed in the Act, and shall continue this work of organisation, so that at no time shall the number in the district seeking employment exceed on an average of six months 5,000.

Further specification here of the mere machinery is not necessary. The great matter is for the public to form their ideas of what should be the particular lines on which a social scheme should proceed. This paper will have attained its object if it succeeds in stimulating some thought in this direction among its readers.

What are the conditions which a social scheme must fulfil in order to meet the requirements of the case and in order to be *permanently* suc-
Necessary conditions towards success. cessful ?

1. To meet the requirements it must interfere as little as possible with existing social arrangements, excite as little opposition as

possible from existing interests ; it must operate, not as an invasion of the ground at present occupied by industrial forces, but by obtaining new ground for itself—develop its own resources.

2. To be permanently successful the scheme must be SELF-SUPPORTING.

It is believed by many who have deeply studied the question that both these conditions would be ful-

} The Home Colony filled through a rightly organised system of HOME COLONIES.

No one doubts that the formation of colonies abroad tends to relieve the congested labour market at home, and that these colonies when they succeed become good customers of the old country. Is there anything in the nature of a colony *at home*, if properly started, and conducted on right lines, with its self-acting development provided for, to prevent it from being equally successful in the same directions? Certainly not, if care be taken in following the lessons which experience has taught in ‘systematic colonisation’ abroad.

Let us endeavour to understand what conditions are required to constitute a working colony. The

The art of colonisation. art of successful colonisation in its early stage, before the colony has reached the position of being able to export its produce, lies in the due proportioning of its members, the emigrants, fitted for the different kinds of labour, skilled and unskilled, so that at least a *modus vivendi* can be

established among them. If the emigrants were all mere unskilled labourers, or if all were smiths or all carpenters, it is evident that the colony would start under great difficulties.

But if there were formed a concerted scheme of the colony, by which the emigrants, chosen for the work for which each was best fitted, were selected—so many labourers, so many smiths, so many carpenters—and as experience has shown to be needed in the sphere of labour in like circumstances, it is evident that the colony would be started with much better prospects. And as soon as it is discovered what the natural proportion is between the different kinds of labourers and producers, by which the produce of the joint labour, say, of a hundred of the emigrants would in a manner suffice to supply the several needs of the hundred and, supposing this to be fairly accomplished, it is evident that a second hundred, or a third, or a fiftieth, could be added to the colony, and could become equally self-supporting, provided the emigrants were kept in the same due proportion of skilled and unskilled, and provided they had beside them the raw materials of industry and a little capital to start with.

Now let us visit a district, say, at the East-end of London, and at random set aside a hundred unemployed able-bodied men out of its congested population. As things are, that hundred, economically considered, are utterly useless. They cannot be

said to live; and if they even half-live, it is at the expense of others. They are miserably fed, miserably clad, miserably lodged—in body and in mind utterly miserable. Can this hundred be transformed into a community of producers, earning the means to get sufficient food proper clothing, a healthy home—able, in short, to become in every respect members of the social body? Yes. For that hundred, if set to work, can produce by their labour, or obtain for it, the things of which they are in need. All that is needed is that the hundred

Artisans
and
labourers
in their
natural
proportion

should be divided into groups of labourers and artisans in due proportion, so that each should give to the others what products of his labour he does not need for himself, and should receive from them that portion of the products of their labour they do not need for themselves. This is the way, in fact, in which every village, from the earliest times, has taken form, and by which it has, from a small beginning, grown into a large town, the wants of its increased numbers being balanced by the labour of increased numbers.

If these villages in the past have been successfully formed and developed through individual efforts applied without much method or regularity, surely it is possible to form new villages on similar lines with individual efforts assisted and directed in accordance with the best experience gained from the

past, and with the different industries more naturally proportioned than was possible in the past.

Let it be understood that there is no suggestion here of forming any self-sufficient community of the

‘ Harmony Hall ’ or ‘ Brook Farm ’ order,
 A new village founded as present villages were which would be destined to failure by the very fact of its isolation from the social world. The suggestion is simply to add

here and there over the country, and in most cases near to the localities where a congested population exists, a new village, which, although assisted at first, would in the course of time repay the advances made to it, and would then become in every respect similar to the other villages of the kingdom. It would be founded in the country by the Labour-organising Boards representing the ratepayers of the area, and would provide employment for the unemployed and the casually employed, at present a burden on the ratepayers. The rates, instead of being applied, as at present to some extent, in supporting people in idleness, would be wholly applied in setting them to work and in enabling them in time to gain by their work their own support.

The Organising Board for this purpose would be empowered to borrow at a low rate of interest under
 Borrowing powers the Public Works Loans Act of 1882, as at present in the case of expenditure in buildings, &c., under the School Boards. This capital,

supplied to the Organising Boards, would be expended in (1) the purchase of the land required for the scheme; (2) the building of workshops, with all necessary fittings and implements; (3) the building of dwelling-houses, with all necessary fixtures and plain furniture; (4) the establishment of an elementary and industrial school; (5) the supply of raw materials for the use of the workshops.

The board should be empowered to purchase the land at a moderate margin over its agricultural value.

The board would stand towards the village in the relation of landlord, and would draw rents for these workshops and houses. Obtaining the money at a low rate, the board could afford to fix moderate rents for both. Skilled respectable men would have to be selected to act as heads of workshops. To enable the workshops to be carried on, it would be necessary at the outset for the board to advance to each a sufficient supply of raw materials, for which the head of each workshop would be responsible, and for which he would pay by instalments along with his rent.

In the school, besides the elementary subjects usually taught, a training in the common handicrafts should be given to the young and, in some cases, to adults. The school would be to all intents and purposes a 'Board school,' entailing no additional expense on the ratepayers, for the

local authorities concerned would simply expend in the country what they would have had to expend in the town or elsewhere.

As every colonist finds it advantageous to have some money in hand to tide him over his preliminary stage in another country, for the same reason the village colonist at home would need the same provision, although on a much smaller scale. But the class intended for home colonists having no money whatever, if they are to have the opportunity of rising to a self-supporting condition, must obtain an advance (not necessarily all in money) sufficient to carry them on until wages begin to be earned, the fruits of their labour brought to market, and the commercial operations of the colony come into play. A small sum per family or per head would be sufficient; half of it might be on loan, and be paid up by instalments as wages came in. This matter could be arranged between the Organising Board and the local authorities from whose district the particular emigrants were brought, and which is specially relieved by the emigration.

It would be one of the first duties of the Organising Board to appoint the two chief officers for the village colony—the manager or superintendent, and the collector—with their assistants. The manager would select from the list at the Bureau of the Unemployed the number of hands

Aided
emigra-
tion

Adminis-
tration.
The
manager

required to lay out the ground, to build the necessary workshops, the other shops and dwelling-houses, according to the scale adopted. The unemployed themselves being utilised in the formation and building up of the colony, this would be a step taken at the very outset to improve social conditions in the district, for it would employ a certain number of unskilled labourers and of masons, bricklayers, and of the different skilled workmen connected with house and workshop building, including smiths, plumbers, slaters, joiners, painters, &c. It would be the duty of the manager to make all necessary arrangements for the scheme being carried out, to fix the rate of wages to be paid, and to superintend the laying-out of the ground and the erection and inside fitting-up of all the shops, and furnishing of houses. He would arrange that the staff of skilled workmen employed in the building and starting of the village should not greatly exceed the proportion likely to be required for keeping the whole colony going when it would come into full activity, so that when the buildings were all finished and furnished many of the skilled workmen could then start different workshops on their own account.

There being no necessity to push on the building and other operations at a rapid rate, there should not be much difficulty in keeping this proportion as far as possible in view. As the building of the village approached completion, the manager

would select from the district list of the unemployed the number needed to supplement those already employed in the village, and would settle all of them in their respective shops and houses. A visit to a village similar in circumstances and dimensions would enable him to form a rough idea of the proportion of industries to each other necessary to keep things going. For a farm connected with the village, the number of labourers and other hands required would be easily ascertained. As keepers of the various shops and as clerks, there would be openings for unemployed women, and in this respect it will be seen that the formation of a village colony as a cure for condensed population is free from the objection made to a mere farm colony, that it does nothing to help women.

The collector would be agent for the board in all matters of finance connected with the village. He would pay the wages of labour done for the common good, and would collect (weekly or monthly) the rents for the factories, shops, and dwelling-houses, and the payments due by the villagers for advances made to them. In all this there are no insuperable difficulties. The mere management in arranging with the tenants, the fixing of their rents, attending to the state of the properties, and collecting the rents, does not involve greater difficulties than are met with by the steward and his assistants in the management of many large estates,

or in the collection by burgh officers of assessed taxes in any large town.

A village scheme embracing, say, 250 unemployed (with their families or relatives, say, a population of 800 to 1,000) might be tentatively started ;
 Example these 250 to be grouped, as already mentioned, into divisions of the different principal trades and handicrafts as nearly as possible in the due proportion to each other as producers and consumers, so that the villagers could as producers or dealers find their customers, and could as buyers find their sellers, mainly within their own village. But, as this could not be done perfectly, there would remain a certain amount of commerce between the village and the world outside, as in the case of all other villages.

A village once properly established on the lines indicated would in time become self-supporting, like the other villages of the kingdom ; and if
 Scheme a growing one something like the due proportion of producers to consumers within it were always maintained, the scheme would admit of further and further extension, as the Labour-organising Boards concerned might require.

In some circumstances the formation of a farm colony might be thought preferable to that of an industrial village ; but the machinery for
 Farm colony starting it would be of the same character and the principles governing it would be the same.

If, as might conveniently be arranged, a farm colony were placed in the vicinity of an industrial village, the two might be regarded as *one*, in the proportionment of producers to consumers, and be worked together.

It will be asked, What guarantee have we that these village and farm colonies, even if established, will continue to live? Those who habitually pride themselves on their superior wisdom will say in predicting failure for every social improvement proposed (while themselves seldom doing anything to make their fellow-creatures better) will say, 'All this work, all this expense, will be thrown away. After a short time the model village will lose its coherence and be broken up by the same disorganising forces that act upon society outside of it.' To a certain extent this may take place. The village would be no more a model village than any other in which the laws of demand and supply are reasonably obeyed, and where employers and employed act justly or unjustly towards each other. It need not claim to be a 'model village,' or to be better than any of the hundreds of villages already existing, but it may surely claim to be *no worse* off than they are. The perfection of a socialistic community is not aimed at; its members would be as free to go wrong as to keep themselves right. A portion of the 'submerged tenth' would be raised to the social level, and after being raised they would

certainly have the 'battle of life' to encounter, but they would now be equipped for the battle. They would now be members of society, with the same hopes and dangers as other members. But while they are in their submerged state they have no social existence at all.¹

The villages and farms being each started from time to time as the necessities of different local authorities might demand, experience would be gained in the different spheres, and errors committed in one would be confined to itself without weakening the general scheme.

It would be imprudent for social reformers, even the most earnest, to be impatient for the realisation of such a scheme immediately on a very large scale. The scheme would in time become all the stronger by its growth not being pushed on too rapidly. That the ways should be opened for a scheme of the kind to be set a-going is the imperative necessity.

Parliamentary draughtsmen may discover that the powers allowed by recent legislation to Parish Councils and other local authorities are in some respects deficient for the full working of such a scheme. If so, this defect can be remedied.

¹ 'Peace hath her victories no less than war.' The transport of an army and its invasion of a foreign territory imply infinitely greater organising power than that required for the social scheme suggested above. 'Historians may indignantly observe that the preparations for a siege would found and maintain a flourishing colony.'—Gibbon, referring to Voltaire in his *Siècle de Louis XIV.*

It is to be hoped the common opinion is correct—that the recent Act on Parish Councils enables them to purchase land for the common good at a fair value, based on its present and not on its prospective and speculative value. This is the most important point of all. Great honour will be due to the local authority which shall be the first to inaugurate such a scheme. Its example will be followed by another and another, and then we shall feel that the ‘submerged tenth’ are, if slowly, at least surely becoming emerged. The greatest part of the social problem would be *in course* of solution.

It would be unjust in us not to acknowledge the noble efforts made by the administrators of the Salvation Army Social Scheme, and especially the great success they have achieved in their farm colony at Hadleigh, capable of further and further development. In the meantime all social reformers, and all who are anxious to see some good done at once, should, in proportion to their means, support the Salvation Army in this good work now lying nearest to our hands. Certainly there is in the field no scheme of benevolence which brings forth such great moral results at the cost of so little money. Subscribers to societies in which the cost of the official staff devours too large a portion of the revenue would

exercise their benevolence to much better purpose by transferring their gifts to the Salvation Army Social Scheme.¹ But of course this scheme has its drawbacks. Although most honourably administered, it cannot free itself altogether from the suspicion of sectarianism, and it can never overtake the social problem in its full dimensions. Only a national scheme can do this, a scheme having practical agencies in every parish of the kingdom.

Few people realise to themselves the vast area of land in our own country still available for culture, and if not for culture, capable of afforestation, itself a means of employing labour, and of leading to the production of much future wealth.² It is to be deeply regretted that a commission was not appointed for England (on similar lines with the recent Deer Forest Commission for Scotland) which could at all events have reported, with a classified schedule of lands in England capable of being turned to better account

Immense
fields open
at home

¹ When the Salvation Army Social Scheme was started some years ago, great were the hopes that through its means the social problem would be mostly solved. Its machinery was well devised in construction, but the fuel necessary to work it has not been supplied. What are our Churches, as Christian organisations, worth if they cannot sanction a collection on one Sunday in the year to help such a scheme of practical Christianity?

² Mr. A. E. Fletcher has most ably advocated such a scheme, shown its practicability, its certain eventual profit to the nation, and the advantages it possesses in affording employment of labour during the months of the year when employment is slackest. See his article 'The Living Wage' in the *New Age*, February 3, 1898.

than at present. We know at least that throughout England there is area ample enough to employ the labour of many hundreds of thousands of new hands for generations to come.

The Report of the Scotch Deer Forest Commission embodies information of the greatest value. So complete was our ignorance of the capabilities of the west and north districts of Scotland that the statistics published by the Commission have been almost startling. Taking only the four counties of Argyll, Inverness, Ross with Cromarty, and Sutherland, we find there are over *one and a half million acres* suitable for 'holdings' and farms, as classified in the following table : ¹

—	Argyll	Inverness	Ross and Cromarty	Suther- land
Scheduled for new hold- ings	232,515	273,509	71,113	156,660
For extension of existing holdings	34,608	128,820	117,098	119,262
For moderately sized farms	106,690	147,269	135,022	119,976
—	373,813	549,598	323,233	395,898

Grand total = 1,642,542 acres.

Emigration from the congested towns can reach a large field of these districts by means of railways already existing. The extension of a system of light railways now sanctioned by Parliament should open up a much larger field. The large

¹ *Deer Forest Commission Report*, published April 1895.

towns unable to find employment, by the institution of a village colony in their own vicinity, for the poor dependent upon them, could not fail to procure land in those extensive districts and on the most economical terms. The congestion in London is greater than that in twenty towns, and perhaps there is no commensurate field in its suburbs for its relief. The local authorities might combine upon a scheme for founding a home colony on a scale adequate to the requirements of the case. The question of distance is a secondary one. A large part of these Western and Northern Highland districts lies towards the sea. Colonists could be transported to them by ship after ship from the Thames at less expense than they could be by rail to the Midlands of England. As has been said, the solution of the social problem is merely a question of *organisation*.

CHAPTER II

REFORMED POOR-LAW ADMINISTRATION

A NECESSARY accompaniment to the institution of a large social scheme such as described in the preceding chapter would be a thorough reform in the administration of our Poor-law system. A social scheme of that character would be in great degree frustrated, were the present practice continued of allowing outdoor relief to the *able-bodied* poor. It is essential for the proper working of the social scheme to take correct and full account of the mass of the submerged classes, in order that the necessary machinery be framed for their effectual and permanent elevation. The less overlapping there is from efforts of private charity and of charitable institutions, the better constituted would be the national scheme undertaking to deal with the unemployed as a whole class. Private charity and Poor-law relief should be restricted to those who are from one cause or another unfit for work. Perhaps this limitation would in some degree react favourably upon the character of

Poor-law officials, and would promote a less exacting and less stern temper in administration. There would be less need for the exercise of suspicion in cases of application for relief, less provocation at undeserving claims, less necessity for contriving hard rules as tests, were their duties as officials confined to the relief of the really helpless and impotent, whose condition could call forth no feelings but those of sympathy, and no rules but those of kindness. At all events, this change in the operation of Poor-law administration should be made the opportunity of purging officialism of that harshness and tyranny which have made it so detested by the class of unfortunate poor the most deserving of help. It is encouraging to see that the Local Government Board under the late Ministry made a praiseworthy beginning in relaxing some of the unnecessarily severe rules in workhouse management, and that the same benevolent policy is being continued under the present Ministry. But the whole system of 'regulations' interfering unnecessarily with personal liberty and personal comfort should be reformed.

Special reforms needed Among the reforms particularly required are :

1. Much still remains to be done for a better classification of the inmates of workhouses, with rules for work, food, and liberty, suitable for the different classes.

2. The workhouse should be cleared of the class

of vagrants, the habitual casuals who make no attempt to improve their condition, and serve only to infect others with their moral diseases. These should be sent to a special labour colony, and made as far as possible to maintain themselves by their work.

3. Special exertions should be made to save the children of the paupers from the life their parents have sunk to, and to give them opportunities of making their way in the world unstained with the workhouse mark. They should be boarded in country places; they should be sent to a Board school, and without having to wear the pauper dress. Instead of being placed out as mere labourers or errand-boys they should be put to some useful or skilled trade.

As regards the condition of the general body of inmates, the great needs are—in all ways a kindlier treatment, less exacting ‘regulations,’ better food, and some moderate indulgences. To free them from the feeling of degradation that at present clings to them, nothing would be more effectual than abolishing their distinctive pauper dress and no longer keeping them in effect *prisoners*. Instead of only being allowed out so many hours once a week or a fortnight, on a certain day, whether good or bad, there is no reason whatever that every well-behaved inmate should not be allowed out any day he or she may desire, on application made to the masters. Of course, proper hours would be fixed. Granting to them at least two

holiday trips during the summer—not taking them in a drove, but in small parties at a time—would greatly help to brighten their minds. These treats are valued beyond the time they occupy; they are thought of before and after, for long.

Minor
reforms

On some other reforms Mr. Oakeshott has forcibly commented:

‘There is also no valid reason why friends should be prohibited from giving little presents of food, not included in the dietary, from time to time. Proper accommodation, as the law directs, should be made, so that all old married couples desiring it may live together.

‘Greater variety might be made in the dietary without any additional expense. Under the present hard and fast scale of dietary—which, though varying in almost every workhouse, is based on a Local Government Board standard—there is immense waste. A fixed quantity of bread or other food is served out, regardless of the appetite of the inmate. In one workhouse I was told that every week no less than four and a half hundredweight of bread is thrown into the pig-tub, owing to the difficulty in obtaining authority to buy extra sugar and currants to make it into puddings. The bread might be served in properly cut slices, instead of in large unappetising hunks; and the tea might be freshly brewed, instead of being stewed for hours.’

We may add that with New Zealand mutton

procurable at $4\frac{1}{2}d.$ to $5d.$ per pound, and a variety of 'tinned' meats at about the same price, a *real* meat dinner twice a week would relieve the present dismal sloppy sameness, without entailing any appreciable extra cost, as the allowance of bread, &c., might be modified.

Why should not a little variety at each meal even be studied, in order to give the poor creatures the cheap luxury of making a choice, while the cost is not thereby increased? If the weak stomachs of some of them reject *butter-milk* (too often allowed to reach a state unwholesomely sour), why not let them have *skimmed milk* instead, up to the same value? In short, let there be a kind consideration for each man and woman and child in all things, never fearing that their lot can be made '*too happy*'!

The workhouse should have its own bakery.

'The guardians ought to avoid the contractor wherever possible, by purchasing the various articles of food through a buyer of their own, who could go to the wholesale dealers and the markets, and thus save the profits of the middleman. The material for the clothes should be bought in the same way, and made up in the workhouse by the female inmates. The boot-making might also be done inside the house. Thus, at one and the same time, the paupers would be saved from bad food and shoddy clothes, and would have useful, instead of useless,

employment ; and the ratepayers' pockets would be protected.' ¹

When we consider the shameful destruction from time to time of the vast quantity of good tobacco through the operation of the ' Queen's Pipe,' it is ridiculous to grudge to poor old men in ' the house ' the solace of their accustomed modest pipe ; and when we consider that good tea can be bought, free of duty, at tenpence or less per pound, and that out of this 120 pots of tea can be made, it is cruel to grudge to poor old women a comfort they set such value on.

A profound conviction of the present disgracefully harsh workhouse administration has induced many earnest people to advocate some system of old-age pensions as a substitute for Poor-law relief. We greatly fear, however, that the legislature will never see its way to grant indiscriminately to all needing it a pension sufficient to maintain them. Some classes must be excluded under any scheme. At the best, a class of very poor under or over the age of sixty or sixty-five will exist, for whom there will be no other shelter than the house. It is as a certain available lodging that the house is so important in present social arrangements. Advocates of old-age pensions should not, as such, relax their efforts to bring into play a reformed workhouse. This reform must still remain necessary at

Duty of
the rate-
payers

¹ See *Humanizing of the Poor Law*, Fabian Tract, 54, p. 17.

least, for the sake of the many thousands of poor creatures who are driven to the house as their only refuge. Therefore all right-feeling ratepayers should elect earnest representatives for the Parish Council, alive to the urgency of this most important reform. Especially should working men and women take an interest in the movement. The meetings of the council should be held in the evening, to permit of their taking part in them. The inspections by the visiting committee should be made a reality instead of, as too often at present, a mere formality. The visit should be a 'genuine surprise.' The committee should inquire patiently into all complaints, examine particularly the quality of all articles of food supplied to the house, and test the cooking of them. Perhaps a salutary regulation would be that there should be no difference in quality between the bread, meat, and groceries supplying the tables of the 'inmates' and that on the table of the house officials. It would thus become the interest, as well as the duty, of the officials to see that all supplies are reasonably good in quality. The committee should see that the inmates spend their day comfortably, having the amount and kind of work suited for their age and strength. The system of employment introduced by Lady Brabazon (now the Countess of Meath) should be adopted. It is particularly suitable for elderly women 'in relieving the monotony and weariness engendered by the lack

of occupation.' But the work should be made a pleasure, not a task.

The ideal of the workhouse should be that of the well-conducted rural almshouse. There are many almshouses, established by private munificence, where the inmates lead a happy life, free from the vexation of the hateful excess of 'regulations'—houses admission to which is eagerly sought for by the poor, and competed for by them year after year. Whence proceeds this strong contrast between the feeling held towards two institutions having kindred objects?

There is no reason, in the nature of things, that workhouses cannot be administered with kindness towards the inmates. A naturally kind disposition and a natural love of justice, as qualities in an official, should be considered by the guardians instead of, often exclusively, the possession of mere 'firmness' (too often another word for harshness). If the authorities did their duty in this respect, and opened their ears willingly to the complaints of the inmates, which are very seldom made without a cause, and if the authorities suppressed every tendency to tyranny in officials, a better tone of administration would certainly in the course of time prevail. This improvement would become known to the poor outside as well as inside, and gradually they would be freed from their long-established prejudice against the institution which the law has provided for their

refuge and support. The poorhouse system, rightly administered, has its legitimate place. The machinery exists, which has only to be turned to its right use. The several unions throughout the kingdom, transformed into really benevolent institutions, would be a valuable means to meet those cases which would be unmet even if we had a system of old-age pensions. Above all, we have the existing money-means in the rates for the maintenance of these institutions, making them independent of annual appeals to private charity or of new legislation—an immense consideration. We should retain all the good which the present Poor-law system contains, while discarding all the evils connected with it.

We must have faith that in time the poor as a class will overcome their dislike to the house when it has reformed its character. They should be reminded that an institution deriving its revenue from national sources implies no more degradation in the recipient of its benefits than an institution maintained by private subscriptions; that, indeed, a loss of self-respect (if any) is suffered more by accepting help from private individuals, to whom they have rendered little or no service, on whom they have no claims of any kind, than by accepting assistance from the nation, to whose social arrangements they have throughout their life contributed their part, and on whose surplus wealth,

Prejudices
of the
poor in
time over-
come

which they as workers have helped to create, they may be said to have a claim to a reasonable extent in case of absolute need. They should be reminded that as members of the working class they have, while they prospered, paid their share directly or indirectly of the national taxes, and are fairly entitled to benefit in their distribution. They should be told, in short, that the Poor-law fund is one from which they need have no more scruples in drawing, in case of necessity, than from any other fund to which they may have contributed in their better days when insuring against the future. In spreading these healthier ideas regarding Poor-law relief the press would do an incalculable service to the poor and to society.

There is room for some new legislation to strengthen the humane side of our Poor-law system, but indeed there is much machinery already existing for this purpose which only requires the proper force to put it into action. At least nine-tenths of the defects of the present workhouse administration are due to one or other, or all, of three causes : the fault of the officials, the fault of the Parish Council committee whose duty it is to see that the rules are rightly administered, or the fault of the inmates themselves, who do not take the necessary steps to make their grievances known either to the officials or to the visiting committee. As much trouble, perhaps, is attributable to the last-named cause as

to either of the others. The committee of the rate-payers visiting the house cannot provide a remedy without having knowledge of the grievance complained of. If these grievances are stated in a manner *as free as possible from exaggeration*, and proved, the committee would certainly enforce a better order of things. Unfortunately one section of the poor inmates are afraid to complain, fearing to offend the officials. But how can a remedy be applied when no complaint is stated? Another section of them will make a complaint, but too often in a manner so unreasonable that it tends to defeat its purpose. Still, it is the duty of the committee patiently to inquire into all complaints, making allowance for human nature. There are few workhouses whose administration does not admit of some improvement.

To summarise :

1. A well-ordered social scheme in touch with the whole mass of the unemployed would reserve the *able-bodied* poor for its own sphere, and exclude them from the sphere of the Poor Laws.

2. The Poor-law system to be maintained for the relief only of those destitute poor who are unable to work or to earn sufficient for their support, but under a reformed administration, in which discipline would not crush out kindness.

CHAPTER III

OLD-AGE ANNUITIES

THE following chapter was written before the report of the Select Committee on Old-age Pensions was published. The writer's best apology for circulating the paper is, that the scheme contained in it is free from many of the objections which the committee felt bound to make to the schemes in general laid before them.¹ The report of the committee has been a grievous disappointment to the public, and especially to all earnest workers for the improvement of the industrial classes. Few outside of the committee could have expected a despairing *non-possumus* report on a problem not necessarily beyond the power of patient study and practical skill to solve. Some allowance may be made for the overwhelming labour involved in giving consideration to the 'more than a hundred' different schemes brought before them, and for the natural tendency to find easier work in negative criticism than in

¹ This chapter was recently printed separately and circulated among leading men who take an interest in the subject.

arriving at positive conclusions. Public opinion, however, it is to be hoped, will not rest content with a refusal to deal with an urgent problem, merely because of the difficulties that beset it.

There is no more expressive sign of the full awakening of the public conscience to the claims of the poor, for having their life made a happier one, than the strenuous movement which has set in during recent years in favour of some scheme of old-age pensions being realised. It must be deeply gratifying to Canon Blackley to see the large audience now ready to listen to the discussion of this question, compared with the small one he could obtain in 1878 for his insurance scheme, which may be said to have originated the movement. The subject has received for at least seven years a very thorough discussion, and assuredly the time has come for the legislature to give effect to some practical scheme which, if only a tentative one and on a moderate scale, may at all events leave room for development.

It must appear to many, besides the present writer, that a practical scheme having the object of providing for the industrial classes a reasonable support during old age has had great difficulties placed in its way by the unfortunate form popularly given to it as a scheme for old-age 'pensions,' suggesting naturally the creation of a vast army of 'pensioners' to be maintained at the cost of the

State, and involving much overlapping of schemes already formed through Friendly Societies and other agencies, and possibly involving disturbance in many other social relations by the existence of a subsidised class, some of whose members might unfairly compete with the general body of workers. A 'pension' suggests a donation from an 'employer' to a disabled 'employee,' and any scheme of this kind on a large scale, unless guarded by such restrictions as to make it virtually uninviting, at once incurs the accusation of having a 'pauperising tendency' and of being likely to produce more harm in the community than good. Indeed, every scheme superinduced from outside on the individual must have more or less of this tendency. A benefit scheme to be effective, and to be durable, must have its initiative at all events from the individual himself. The innumerable objections to the incidence of old-age pensions by the committee and by other opponents may all be granted, and may then be swept away. We come to ground quite unassailable when we limit our scheme to the voluntary purchase by an individual of a *deferred annuity*. No one can gainsay the propriety of a working man making provision against old age by this means. For these reasons the title given to this chapter is 'Old-age ANNUITIES,' implying the principle of a 'purchase,' and with the scheme based on the necessary condition of being 'attractive to the purchaser.' That the individual

is to take the initiative does not imply that his efforts are not to be assisted, and liberally assisted, by all legitimate means. An annuity scheme for working people, having to be made attractive to them, cannot be made so without the assistance of the State and of those *immediately* interested in the condition and character of the working man—that is, the assistance of his employer for the time being. But if it can be seen that these outside parties in assisting the individual are at the same time assisting themselves by saving themselves from burdens present and to come, much heavier than the amount of assistance to be rendered, that assistance may be said to be justified.

The qualities to be possessed by a really practical old-age annuity scheme may, by general admission, be thus stated :—

1. The old-age annuity scheme should not supersede, but should merely supplement, any other benefit scheme with which the contributor may be connected.
2. The scheme should be as simple as possible in its construction.
3. It should be as economical as possible in the collection of its income.
4. It must not commit Parliament to obligations for the future of which a definite estimate cannot be made.

5. The age at which the pension is to begin must not be too advanced.

The schemes in the field have generally proposed beginning the 'pension' at the age of 65. But every one with knowledge of human nature, and of the character of the working classes, feels convinced that a scheme on such a basis would be doomed to utter failure. The scheme must be made *attractive* to the investors for whose benefit it is designed, not only by the amount of the annuity being an inducement, but by the investors being able to feel a reasonable hope of living to enjoy the annuity, and to enjoy it for some years, or of having at least the option of some return on surrender of the annuity after a certain number of years. In fact, every other point in the constitution of the scheme is unimportant compared with this one, that by its terms it should *present a strong inducement* to the working classes to connect themselves with it, and to maintain their connection with it.

Regarding the sources from which an adequate annuity fund should be derived, there is a general feeling that these may be more easily found in the joint contributions of the three social factors concerned—the workman, the employer, and the State—the system already practically recognised in Germany. The principles that sanction this joint contribution are quite apparent. The

Sources
of income

workman's contribution is necessary to serve as the nucleus in the formation of the fund, and to give him a self-respecting claim to the enjoyment of the annuity. The contribution of the employer is required, for the fund would otherwise be inadequate for its purposes. The employer has an interest in encouraging self-help on the part of his workmen, by which their moral condition and character will be raised. His workmen have been in some sense partners with him in the production of the profits he has made, only a moderate portion of which he is called upon to contribute to this benevolent scheme; and not only the employer has this interest in encouraging self-help by working men, but, in a less degree, every one in the community has the same interest, and this duty of every one can only be performed by every one's representative, the State. The State profits by the wealth created through the combined operation of the employed and the employers, and it is for the interest of the State to encourage their combined efforts to create that wealth under the best conditions. It is easy to see that the contribution of the State, and that of the employer as well, would by speedy degrees be more than balanced in effect by the provident habits formed in the working classes, one of the fruits of which would be their becoming, and their families becoming, less and less the objects for charity, and less and less a burden on the poor rates.

With these principles assumed, the writer ventures to tabulate an old-age annuity scheme as free as possible from objectionable provisions. But, first, let it be understood that the terms 'working classes' and 'employers' have here been used in the most general sense. Most of the schemes suggested have almost ignored a class of workers whose case is really more pressing for consideration than any other, whose lot on the approach of old age is the most pitiable of all—*domestic servants*, who number over two millions in Great Britain. For no class can the machinery of provision be more simply managed than for this one, and with a surer and greater prospect of good.

Women
must be
included

PROPOSED ANNUITY SCHEME

The amount of the annuity to be according to the value of the fund accumulated in each case.

The annuity to commence at any time between the ages of 55 and 65, when the beneficiary may apply for it.

After twenty years of unbroken connection with the scheme, the beneficiary may terminate his or her connection with it, and receive a 'surrender value' of his or her interest in it.

Wage-earners of all classes, under the age of 18, to contribute *sixpence* per month; between 18 and 21, *ninepence*; above 21, *one shilling* per month.

The payments to be made by means of special *stamps* for the amount, procured from any post-office, and affixed to cards prepared for the purpose.

Employers to supplement these contributions by affixing on the card stamps to half of the amount, respectively—threepence, fourpence halfpenny, or sixpence per month.

The card to be held by the beneficiary, who may at any time affix additional stamps on his own account, raising his own contribution up to any amount which his savings may permit.

At the end of twelve months, or yearly at some stated time, the stamped card to be given in to any district office, to be forwarded to the General Post Office Savings Bank Department, London, afterwards to be exchanged for a voucher declaring that a certain sum is held at the beneficiary's credit on the scheme as at that date. This sum to represent the value of the stamps already on the card, with the addition of the State's contribution, equal to half of the beneficiary's normal contribution; that is, respectively—as in the case of the employer—threepence, fourpence halfpenny, and sixpence per month.

The beneficiary, while he continues connected with the scheme, to receive regularly this Government voucher, representing the amount of his investment accumulated, with interest to date annually.

We are assuming that a scheme of this kind

would be launched probably more easily by its being of a voluntary character. It is to be hoped, however, that a short experience would lead public opinion unreservedly to accept a system by which the employers would be induced to become responsible for its being adopted by all their employees. Then only would the immense benefits from the scheme be fully reaped in the future.

At the outset opposition might be expected from some employers. The amount of contribution, indeed, on their part is scarcely worth discussing. Employers have to face from time to time an addition to wages of a shilling per week, and sometimes even sixpence or a shilling per *day*. Surely, as a means of encouraging steady habits in the employed, tending to their becoming better workers and better men, employers could see their way to an extra sixpence per *month*.

The case of casual labourers who might not complete a month's work at a time, and the case of men or women not under an employer, but working on their own account, might be met by their affixing from time to time stamps on the card for as much as they could spare during the twelve months, to which the Government would add its own contribution of a half—not exceeding sixpence per month.

The Government department to keep account of all claims upon the fund lapsed by death having occurred before the 'surrender value' or the an-

nunity became due, and by members having failed to continue their connection with the scheme. The value of these lapsed claims to be carried to a special fund and accumulated with interest. At each period of five years this fund to be distributed among the existing beneficiaries by a proportionate addition to the amount at their credit.

In the case of death, after twenty years' payments have been regularly made, the representatives of the beneficiary to have a claim at that time to the 'surrender value' of the annuity, subject to the decision of the Government department.

The maximum liability of the State upon this scheme can be calculated. The State does not undertake to pay in the distant future a rate of 'pension' which might involve it in a loss. The beneficiary, when the time arrives, will obtain simply the value of his accumulated fund in annuity form for the remainder of his life, *at the rate sanctioned by experts*. The liability of the State is limited to its yearly contribution to the encouragement of providence on the part of the people, by their exercise of which it would eventually be relieved of a much *greater* burden than it undertakes in the scheme.

It is difficult to estimate accurately the number of wage-earners in Great Britain, because the returns under the census include all belonging to each occupation, whether wage-earners or not. We may

roughly estimate the number of wage-earning workers of all kinds, male and female, above the age of 16, at *nine millions*.

Supposing that one-third of them were to join the scheme, and that the average contribution were tenpence per month, the yearly income from this source would be 1,500,000*l.* On the basis of the scheme described, the contribution of the State *on its own* account would be about half this amount, say 750,000*l.* If more than one-third of the working classes joined the scheme, the ultimate gain to the State would be all the more pronounced. The question then is: Is the expenditure, at the most of one million, to deter our legislature from carrying out a plan, the moral and economical advantages of which to the whole community would be simply unparalleled—*advantages immeasurably beyond those provided by all our existing beneficent schemes, public and private combined?* The State has already

Precedent
in free
education

established a perfect precedent of beneficence, by having granted free elementary education to the young, in order to equip them for taking their place in the social march. It will consistently fulfil its obligations by giving a reasonable assistance to the old and infirm who have spent themselves in social service. The cost to the State, on the highest 'pension' scheme yet proposed, would be much less than the sum of its annual 'fee grants' for education.

Several writers, in suggesting old-age pension schemes, have thought it necessary to suggest the ways and means for the State to raise the money required. This only complicates the proposal, and presents more points on which it can be opposed. The matter of ways and means may well be left to the Chancellor of the Exchequer. The expenditure would be, just as education grants are, a part of the general expenditure of the State. Certainly no scheme could in the launching present fewer difficulties of a financial kind to the State. It may be said that, for a generation at least, the scheme would cost the State nothing—in the sense that it would have no payments to make. Until after twenty years' contributions, when the first surrender value might be applied for, the State's dealings are all income and no expenditure. Upon the supposition before made, of the three million contributors, there would be a revenue in stamps from them of the 1,500,000*l.*, with the 750,000*l.* from the employers—equal to 2¼ millions per annum. The State's contribution of 750,000*l.* would meanwhile be only a book entry. Thus in twenty years the State would have in hand 45,000,000*l.*, to be applied to the reduction of the National Debt. The only embarrassment would be one of riches.

THE AMOUNT OF THE ANNUITY

According to the above scheme, the amount of the annuity when declared at the period elected

would vary in each individual case, being based upon the fund accumulated from the different sources, and supplemented by further contributions from the beneficiary to whatever amount his savings enabled him to make. Thus we can only offer an example case applicable to others in like circumstances.

Suppose a contributor joins the scheme at the age of 20, and remains on it to the age of 60, and that the contribution has been, including the three different sources, equal to 2s. 6d. per month. This at the end of 40 years is 60*l.* The interest on the payments accumulated yearly at $2\frac{1}{2}$ per cent. would be about 40*l.*, together equal to 100*l.* For this an annuity can be purchased through a first-class insurance company—and there is no reason that Government could not give the same—on a male life aged 60 of 9*l.* 2s.

But the greatest advantage of such a scheme is in the attraction it would present to the industrial investor to provide for himself against old age an annuity such as, at all events, by clubbing with others *he could manage to live upon*. He might invest an extra 2s. 6d. per month on his own account, or, if not so much at first, he could, as his rate of wages rose, so apply his savings that the extra 2s. 6d. monthly would be averaged. Thus the annuity would become 18*l.* 4s. *This as a minimum*, for the fund belonging to the survivors at the age of 60 would, in accordance with the principle of mutual insurance, be augmented

by the lapsed funds of all contributors who had discontinued their connection with the scheme, or who had died before having reached the 'surrender value' or the annuity period. The value of this source of income the writer, of course, cannot pretend to estimate, but it is easy to understand that from it the amount of the annuity would be materially increased.

The writers who have advocated the 'hundred and more' pension schemes which were the despair of the Select Committee are certain to condemn the scheme sketched above, inasmuch as it does not provide for that immense class of aged existing poor already around us, but provides only a relief in the distant future for those men beginning to form provident habits. This must be admitted. The above scheme, however, may still be the least objectionable in its aims and in its incidence. The readiest way of realising the present state of things is to face the fact that the existing poor are formed of two classes—the able-bodied, and the incapable. As to the able-bodied, the problem is not to find a 'pension scheme' for them, *but to find them employment*. As to the incapable, their case is provided for by the Poor Laws; and all, or nearly all, the machinery already exists for the aged poor being properly sustained and for their remaining years being spent in reasonable comfort. Where these conditions

are not found, it is owing to the neglect of the officials or of the committee of Parish Council whose duty it is to see that the rules are rightly administered, or owing to the fault of the poor themselves, who do not take the necessary steps to bring the knowledge of their grievances before the proper quarter. Wherever the fault lies, the remedy also lies beside it—within reach.¹

When this chapter was first printed it naturally met with little favour from those readers who advocated a scheme of old-age pensions mainly as a substitute for Poor Law relief. This third chapter suffered, of course, from being read out of its connection with the first (contending for some scheme for providing employment for those able to work) and the second (pleading for a real home—reformed Poor House) for those unable to work. Were these two great needs of our time satisfied, the present grievances of the poor would at all events be vastly reduced, and this without hazarding the introduction of any unprecedented form of relief which might in its operation effect more harm than good. The above scheme of old-age annuities, taken by itself, does not tend so much to cure as to *prevent*; and prevention is in the long run more important than cure. For every thousand existing paupers which the scheme would leave other agencies to deal with, it would operate in preventing a hundred thousand men and women *from ever becoming paupers*, and would besides strengthen in these self-helpers those habits of self-reliance and of providence which, more than any other, form the backbone of the moral character and make for happiness in every relation of life.

¹ See Chapter II. pp. 36–41.

CHAPTER IV

PREVENTION OF STRIKES

GREAT as would be the social regeneration produced through the three agencies we have been discussing—the elevation of the submerged tenth, the Poor Law reformed and made more humane, and the institution of an annuity scheme for the aged—there would still remain much to rectify in the moral and economical relations of industrial society. The operation of these three agencies would simply be to bring up the general body of social workers to the level now enjoyed by only a fortunate portion of them—an immense gain indeed, but we see by repeated discontents and disturbances that even this fortunate portion does not consider its position in every sense satisfactory.

Strikes and lock-outs are the symptoms of disorganisation in the social body due to the want of adjustment between the claims of labour and capital.

Sym-
ptoms of
mal-ad-
justments

It is perfectly futile to declaim in a general way against strikes as fraught with misery to the working classes themselves. They do

not need to be told that. They feel the misery arising from strikes only too acutely, but they will tell you that they know that if in the past they had not resorted to strikes their present condition would have been infinitely worse than it is. And this is true. It is only reasonable to believe that men would not, by a strike, voluntarily reduce themselves from twenty-five or more shillings per week to ten shillings or less, if they did not believe they had justice on their side. Those who have had patience impartially to study the history of particular strikes, and have endeavoured to discover where the responsibility for them lay, have found in at least three cases out of four that the action of the working men was justified in the effort, if not in the result. All general advice to them to avoid strikes is therefore utterly thrown away. The only means of obviating strikes is to establish some self-acting principle which shall tend to adjust the interests of employers and employed, as changes in circumstances may demand. Some approach may be made to this by instituting Conciliation Boards, &c., or by schemes of arbitration. These may have their place in many cases, but in the past experience has proved that such schemes have too often been disappointing, and that even when successful much evil has in the interval been produced.

The only real and durable preventive of strikes is an arrangement between masters and men, such

as shall guarantee the men that if they have to accept lower wages when trade is dull and profits are reduced they shall enjoy proportionally better wages when trade is brisk and profits are increased. It is at present true that in a rough way this understanding between employers and employed is attempted to be acted upon, but we see how seldom the results are satisfactory. It should not create surprise that the men take exaggerated estimates of the profits of manufacture when prices have made some decided advance. They see only one side of things, and they refuse to believe the counter-statements of their employers. This will always be until the men are allowed to know for themselves the actual outcome of profits from the manufacture or business with which they are connected. It is often said, 'The interests of labour and capital are identical.' So they are in an ultimate sense, and the only way to make them identical in the actual present sense, and thus effectually to obviate strikes, is in the several manufactures and industries to make the employed virtual *partners* with the employers, so that a good year for the 'company' shall be also a good year for the working men, virtual shareholders in the company; and a year with a strike could scarcely be a good year. There is nothing Utopian in this project. It has already been carried out with success in several of our most important industries.

Self-act-
ing ad-
justment
found in
profit-
sharing

The constitution of 'limited' companies provides the very facilities that are needful. All great businesses are now rapidly being registered under the Limited Companies Acts; very soon they will nearly all become so registered; then a very simple arrangement can meet the desired object of making the men as a body self-interested in the prosperity of the company.

At present it is quite customary for a company to give to the foremen in the different departments a certain percentage on the profits, and that this arrangement works well for the company experience has amply proved. The same principle has just to be extended to the men as a body. There is no great difficulty about this. The men can be dealt with as a collective unit, just as the foreman is as a simple unit. The men for this have only to elect their foreman. At a general meeting they could select a small committee in whom they had confidence, and could appoint a treasurer. The treasurer would periodically receive the percentage on profits for the preceding six months as declared, and he would distribute the sum to the men. They might be left to make their own rules as to details of distribution, for the men would see to their own interests being protected.

The importance of a 'dividend' of this kind, even of a moderate amount, would soon be apparent in drawing the employed into closer relationship with

their employers. And a wise company would recognise its best interest to consist in making the workmen's share one of a *substantial* amount.

The bonus
must be
substan-
tial

The company would find it to be better policy to increase the dividend to their men (who are, after all, the very instruments of the profits) than to increase it beyond a reasonable point, once reached, to their general body of outside shareholders, who do little or nothing for the company after it is started. The objection is made, of course, that the men, not being liable for the company's losses, are not entitled to share in its profits. The same objection would apply to giving a foreman an interest. But have the men indeed no share in the losses? They have their losses when hands have to be turned off at certain seasons; they have their losses by reduced wages in dull times, or by loss of employment through stoppage of the company. After the enjoyment for a time of their yearly dividend the men may still have their losses in the event of its having to be reduced, or even possibly for a time withdrawn, if the profits cannot afford it.

Mr. Sidney Webb has represented the objections made by trade unions to profit-sharing. 'Any separate arrangements with particular
Objections of trade unions employers destroy that community of interest throughout the trade on which collective bargaining depends. The men employed by a specially "benevolent" firm, with a really

generous profit-sharing scheme, will not be disposed to join heartily in any movement for higher wages, lest they should lose the bonus or other privileges which they already enjoy.’¹

It is evident that this objection does not apply to any scheme of profit-sharing between employers and employed, if *generally* adopted and if based on business principles. The element of ‘benevolence’ has no place in such a scheme, which is simply a means of enabling the workman to get a fairer proportion of the fruits of his labour, and to get that by a self-acting arrangement economising the resources of labour as well as of capital, in avoiding the wretched arbitrament of strikes. Working men would be very unwise if, at the suggestion of any trade union leader, they encouraged a prejudice against profit-sharing—a principle so equitable in itself, and which would in time secure for the working man a *distinctly higher social status*, as something better than a mere wage-earner.

There could not be a more favourable opportunity to start a conciliation scheme of this kind than at the present time, when the rate of wages may be said to be fairly normal and considerably under the high rate which prevailed some years ago. Let the present rate of wages in the different manufactures be the accepted level. Let the associations of employers express their willingness to increase the

¹ *Industrial Democracy*, ii. 551.

remuneration of their workmen as soon as an improved state of trade and better profits admit of it, and that this increase shall, instead of wages, take the form of a *bonâ-fide* percentage on profits of the manufacture or industry. Let delegates of the respective trade union come to an agreement with those of the employers' association on matters necessary to be arranged; then it will only remain for the trade unions generally to issue a circular counselling all their members to refrain from any movement towards a strike while the new scheme is upon its trial.

But it will be said that certain firms have tried the principle of profit-sharing, and that the experiment has been a failure. The schemes of profit-sharing which have failed were all more or less imperfect in their conception, and the prospect they presented to the workmen was so uncertain and so slightly attractive that it called forth from them no enthusiasm and elicited even little interest. Instead of being based on the *known* profits of the year, the proposal too often took the form of a mere 'bonus' given at the discretion of the employers, just as they would at a time make a Christmas gift to their men. By their too sanguine expectations the men attached for a time to their particular employers may have acted less cordially with their brother-workmen outside; hence would naturally come the condemnation of

Objections
of em-
ployers

this disturbing element by the trade union. But the fate of a *generally* adopted profit-sharing scheme, having its rate clearly defined and its field of operation clearly ascertained by those employed in the concern, would be very different. The establishment of so many limited companies, with the half-yearly publication of their transactions, has fortunately gradually dispersed the old-fashioned prejudices that favoured secrecy as to a company's real position. No sound company should desire to be considered as doing a greater or a less business than it really does, or a business more or less profitable than it really is. At all events, these prejudices must speedily disappear as more and more public companies limited are formed, with the necessary conditions of the publication of the extent of their business and the amount of their profits.

Under a well-regulated profit-sharing scheme the men employed by the company would look forward to the coming dividend with as much interest as the ordinary shareholder, and would take as much satisfaction in the continued prosperity of the company.

But while some employers, having tried imperfect modes of profit-sharing, have reported discouragingly of the principle, we have on the other hand valuable testimony from several important firms which, having tried it under better regulations, have reported strongly in its

Firms
that have
adopted
profit-
sharing

favour and still adhere to it after many years' experience. It is sufficient to mention such firms as :

	Employing about
Fox Bros & Co., Wellington	1,100
Sir Jos. Whitworth & Co., Lim., Manchester	2,000
Brooke, Bond & Co., Lim., London &c.	270
Cassell & Co., Lim., London	1,150
Blundell, Spence & Co., Lim., London	480
Burroughs, Wellcome & Co., London	360
Hazell, Watson & Viney, Lim., London	1,100
W. D. & H. O. Wills, Lim., Bristol	1,460
South Metropolitan Gas Co., London	3,000-3,500
Crystal Palace Gas Co.	400
Clarke, Nickolls & Coombs, Lim., London	1,300
R. H. & S. Rogers, Coleraine and London	1,500
Crompton & Co., Lim., Chelmsford and London	500
Unwin Bros., Chilworth and London	450
Brush Electrical Engineering Co., Lim.	1,010
Scottish Wholesale Co-operative Society (in 1898)	4,751

Nearly every kind of industry and manufacture in the kingdom is represented in the above list, taken from one much larger.¹

There is another mode of giving the workman a share in the result of his work, which for some Gain-sharing manufactures might be found to be more suitable than a percentage on the *general* profits of the company. To distinguish it from profit-sharing it has been named 'gain-sharing,' a scheme under which 'the employees are offered a bonus or premium not dependent upon the rate of

¹ See 'Report on Profit-sharing,' by Mr. Schloss, *Board of Trade Paper*, C. 7458.

profit earned by the business, but upon the saving effected upon a specified standard cost of production.' The difficulties in estimating this bonus or premium are considerably lessened by the workmen being dealt with in groups belonging to separate departments.¹ The scheme has been carried to high perfection by the Thames Iron Works and Shipbuilding Company, Limited, at Blackwall, employing 2,000 to 3,000 men.² That it has been so signally successful there is largely due to the indefatigable efforts of the managing director, Mr. A. F. Hills. But it may be doubted whether one company in a hundred possesses a manager of the enlightenment and energy, the patience and broadmindedness, of Mr. Hills. The scheme involves the necessity of such a mass of calculations in the working out as must almost drive to despair the best efforts of ordinary heads of departments. While it might be adopted in manufactures of a special kind, it cannot be expected to be applicable to manufactures in general. It is justly claimed for the scheme that it bases the return to the workman on his confidence in his own efforts, not being neutralised by other circumstances affecting the profits of the company. But in the present condition of social relations we must be content to have these governed by *general* laws, and general laws cannot always reach individual cases.

¹ 'Report on Gain-sharing,' *Board of Trade Paper*, 1895, C. 7848.

² Evidence before Labour Commission, vol. iii.

The problem is to arrive at a system capable of being *generally* adopted which shall, upon the whole, meet the natural desire of the working classes to possess a greater commercial interest in the results of their labour, and to feel a conviction that a time of good trade will bring some improvement to themselves, without having even to threaten to resort to the miserable conflict of a strike. There seems to be no plan of insuring this end which could be more easily worked, and which would, while producing the most good, be accompanied by the least evil, than that of making the working men actual participators in the prosperity of the industry or manufacture with which they are connected.

By the percentage on profits being wisely made sufficient to act as an inducement to the workman by doing his best for the company to do the best for himself, and to see that his fellow workmen are actuated by the same motive, the gain to the company in a hundred ways would be really surprising.

When a company has different departments of manufacture and keeps separate accounts of the profits, it would be open to the company to base the percentage to the workmen on the profits belonging to their particular department, but the expediency of this is doubtful. It might provoke jealousy from men in other departments who had equally done their best for the company, but in whose departments other circumstances had operated to reduce profits. It

would be more prudent to place all the men on the same footing with the general shareholders interested in the net profits of the whole business.

The following are only a few of the testimonies to the highly favourable results from the application of the principle of profit-sharing by firms which have adopted it.¹

Messrs. Brooke, Bond & Co., Limited, have now had fourteen years' experience of the principle. Writing in 1890, when a special inquiry was put to them, they remark: 'The problem was how to add to the earnings of labour without diminution of the profits of the employer. The solution was supposed to be found in increased zeal, vigilance, punctuality, economy of time and material, identification of interests. It was hoped and anticipated that the operation of these motives and qualities would add to the profits all that is given back in the shape of bonus. We are completely satisfied with the results.'

Messrs. Cassell & Co., Limited, speaking from seventeen years' experience, say: 'We have every reason to feel satisfied that the shareholders have profited by a system which was primarily intended for the benefit of the employees.'

Messrs. Thos. Brakell, Limited, adopted the system in 1891. Mr. Brakell writes: 'I think profit-sharing is the solution of all labour troubles,

¹ 'Report on Profit-sharing,' pp. 56, 158, &c.

and makes the hands feel an interest in the well-being of the works.'

The South Metropolitan Gas Company adopted the system in 1889. The number of hands is about 2,900 in summer and 3,900 in winter. Mr. Livesey, the manager, writes : ' Profit-sharing has proved most satisfactory. The men generally do their work cheerfully and in a happy, contented spirit. I state unhesitatingly that the company is recouped the whole of the amount—some 40,000*l.* paid as bonus since the system was started.'¹

Testimonies to the same effect may now be seen in the papers almost from day to day. The practicability of the system and its admirable results are now placed beyond question.

More and more experience will prove that the only real and permanent preventive of strikes is to be found in the adoption of profit-sharing between employers and employed. There are no insuperable difficulties in its application to any work or industry whatever, if the employers have an earnest desire to establish a better order of things, and if they possess even a moderate organising ability.

Of course a considerable time must elapse before the practice of profit-sharing can be generally established, and, in the meantime, some of the old

¹ This company has recently given further proof of an enlightened policy by electing (February 1896) a working man as a director.

proximate causes of strikes remain with us. They might remain to complicate matters even after the establishment of a partnership between labour and capital. There is one cause which more than any other disturbs the peace of the labour market, a cause at its beginning unseen and unfelt, but in its development fraught with deplorable results, and results frequently most disastrous to employers as well as employed. We mean the system of speculative contracting in all its different forms. We believe that every party concerned dislikes the prevailing system of requiring contracts at a fixed price for the execution of all great public and private works ; contracts that may occupy years before completion, during which time the price of materials, the rate of wages, and many other conditions necessarily vary. Such transactions are speculative in the highest degree. If at the end the contractor congratulates himself on having made a fortunate bargain for himself, it must have been in the same degree an *unfortunate* one for the party, public or private, on the other side. If, on the other hand, it is the public or the private capitalist who has made the fortunate bargain, this consequentially has entailed a heavy loss to the contractor, which often in itself makes a disturbance in the labour market. And it may be observed that a contract unfortunate for the contractor does not always turn out fortunate to the other party. The

contractor, finding that unexpected circumstances have disappointed his calculations, is tempted to economise in all directions, in materials and in the value of the labour given to work them, and thus the durability of the work concerned is seriously lessened.

Surely on the whole it would operate more equitably for both sides, and be more satisfactory for both, to eliminate speculation in future values altogether from the contract ; that contractors should compete for employment on the strength of their personal and business character, and in respect to the rate of commission for their management and supervision of the undertaking, charging their employers with the actual cost of materials and the wages paid at the rates of the day, vouchers for which can be readily exhibited.

The same principle should be applied against ' sales for future ' delivery at distant date. Working men, seeing the products of their labour obtaining a market price which should be highly remunerative to their employers, and the price advancing, not unreasonably make a claim for better wages. The employers refuse this, and reply that although the price is up they get little or no good from the advance, for they are burdened with contracts made for delivery over a long period to come at the old low price. The men rebel at this, and argue that, as they were no parties in mortgaging their future labour, they should not suffer through the ' specu-

lations' of their employers. These speculative purchases for future are, like all gambling, pernicious in their tendency to all parties concerned, and are now more than ever before to be utterly condemned, for they no longer possess the quasi-justification once claimed for them, as covering merchants' risks when entering upon transactions. The system of 'Insurance' is now applied by several offices to almost every conceivable risk, and the merchant by this means can now protect himself by a moderate premium.

At all events, in estimating the just proportion between the returns due to labour and to capital, the moral principle is obvious, that wages should not suffer through the gambling of employers in forming contracts over a distant future, entered into merely in view of their own interest.

At the recent strike against the unlimited operation of the sliding scale in the South Wales colliery district, the men most reasonably held that there should be a *minimum* price for the sliding scale, so that if the coal-owners chose to continue contracting for distant future deliveries, any sales they might make under, say, ten shillings per ton should not affect the rate of wages. The miners very properly argued that the owners have no right to debit the sliding scale with contracts that disable them from paying a fair living wage to their workmen. If they make such contracts the consequences should fall on capital.

But the system of PROFIT-SHARING would in a great degree tend to correct this and other anomalies.

CHAPTER V

MINOR SOCIAL PROBLEMS

STRIKES and lock-outs are accountable for the most grievous privations that the working classes suffer, but they have often to suffer besides the loss of employment through 'dull trade' and occasionally through illness. They have no way of mitigating those calamities except by providing against them for themselves by insurance through their union or Friendly Society, supplemented by their own savings.

The 'living wage' It is only just that the effecting of this insurance should be reckoned by them in estimating their 'living wage.' This point is too often overlooked by employers when considering the rate of wages given. Twenty-five shillings a week might be a tolerable wage, were it free to be spent in the week. But supposing (no extreme case) that the man is left out of work six weeks in the year, *twenty-two* shillings may be more justly viewed as his weekly wage. Labour *bureaux* established in the towns, and information disseminated through the press, might do much to remove the surplus labour

from one quarter to find employment in another where it was needed.

Perhaps the heaviest grievance suffered by the working classes is the enormously high rent they have to pay for a house of the most limited accommodation, and that too often in a miserable locality. But this social disgrace should not be allowed to continue much longer, for the Legislature has already provided some remedy. Local authorities are now enabled to purchase land at a fair valuation for the purpose of erecting dwelling-houses required for the people. The authorities can either erect these themselves, or, under their supervision, allow contractors to undertake the work. In the vicinity of towns, land should be acquired at a moderate increase upon the agricultural value. Where it may be necessary pressure should be put upon railway companies to provide cheap morning and afternoon trains for working people. This would relieve the congestion of the working-class localities in the town, and, in the course of time, town rents would be reduced to a less unreasonable rate.

The Working Men's Dwellings Bill, introduced into the House of Commons in 1896, and now held over, has for its object to enable working men to become proprietors of their dwelling-houses. It may probably yet be passed into an Act, but, like other 'permissive' measures not providing any machinery for initiating its opera-

tion, it is destined to comparative failure. The class of working men in most need of obtaining healthy dwellings at a moderate rent are the very class that could never profit by such an Act. All who know anything of the habits of ordinary working men, know that few of them occupy the same house beyond three or four years, and that most of them do not remain so long, they have to follow their work, now at one part of the town, then at another. Often they have to seek work in another town. How can a man in such circumstances think of buying his house? Thus only a very small class could benefit by the measure as at present framed. But by a very simple modification it could be made to accomplish an immense benefit to the whole mass of working men.

Amend-
ment pro-
posed

By the present Bill the local authority is empowered to borrow money, at a low rate of interest, to be lent out to the working man, to a certain amount on certain conditions, for the purchase of his house. The local authority is responsible for finding *three-fourths* of the money, and has periodically to collect the interest due on that. By the advance of the other fourth in completion it would be able to effect a transaction *entirely within its own management*, and probably a more economical one, and instead of the interest it would collect the *rent*. If one tenant removed, his place would soon be taken by another. Thus the case of the whole moving mass of working men would be

met, instead of the benefit being reserved for a few who do not much need the help. The local authority might be restricted to dealing with houses unmistakably working men's, say not exceeding 7*l.* 10*s.* rent.

In respect to a certain class of property, at least, the operation of such an Act should not be 'permissive.' The local authority should be obliged to employ the services of a staff of sanitary officers to make a thorough inspection of all old property in the town suspected to have become insanitary, and to report on the practicability of its being made sanitary, and on the number of dwelling-houses required to take the place of those condemned. The local authority should be bound to take action on this report and authorised to use its borrowing powers to build at least the number of houses shown to be immediately required. It should be within the powers of the local authority to buy out the landlords of low-class property wherever seen expedient, and that by compulsory sale, say at ten years' purchase (which is more than they are entitled to), and thus a disgrace to civilisation would be cleared away. In course of time we might hope to see all houses under 5*l.* rent in the towns in the hands of the local authority under proper supervision, kept in a sanitary condition and really worth the rent paid by the poor tenants.

Efficient
sanitary
inspection

More
power to
Local
Authori-
ties

CHAPTER VI

THE EIGHT HOURS DAY

LET us suppose that we have now our working man employed, and employed at a living wage, and living in a healthy house and at a reasonable rent in town or country, may we at last indulge the hope that everything has now been done to make his lot satisfactory? Alas! no! There remains yet unnoticed the most important condition of all for the working man's present happiness and future improvement. Is he to be after all only a *working* man, or is his work (like that of those higher in the social ranks) to be the means to an end?

Few persons, at all events, will deny that, having acquired the right to take his share in electing our
 The
 working
 man as a
 man and
 a citizen
 Legislature, the working man has claims to have sufficient knowledge and culture to fit him for this important duty. This implies a good deal. The working classes have now such a preponderance in the electoral system that, if they only hold together as a body for a particular object, and are prudent in the means

taken to reach it, their attainment of it is a matter of positive certainty. It may be said without the least exaggeration that they have the destinies of the empire mainly within their own hands. The policy of our Government must be shaped according to the ideas of the majority in the House of Commons, and that majority is determined by the predominant vote of working men.

Since 1870 we have been doing something to 'educate our masters.' But school education also is only the means to an end, and after a lad is set to hard work to gain a livelihood he too easily forgets nearly all that he learnt at school. Besides, it is not *past* history with which, as an elector, he has to do, it is present history, the knowledge of the world of to-day, in all its countless relations, as brought forward and discussed in our daily press. If a working man is to give an intelligent vote he must have a knowledge not only of home politics but of many questions in foreign politics, with which his representative has to deal. He has other public duties, those to his town council, parish council, education board, &c., all of which require an intelligent performance. And has a working man no *social* duties, in the minor sense of the word? Is it only in the higher or middle-class ranks that a man may 'mix in society'? Is the working man never to meet his friends over a social cup of tea at an evening party and, like his betters, to indulge

in some 'society' talk? Again, is he never, himself or with his wife and children, to spend some evening hours at a concert or at a theatre, or even himself to attend an instructive lecture?

Too many of us forget that to ninety-nine out of a hundred working men *all these duties, all these pleasures, are virtually forbidden*. Ninety-nine out of a hundred by present arrangements have their time confined to working, eating, drinking, and sleeping. They have no margin of time to speak of left available for purposes of man's higher life.

The due rest for a working man to recuperate his strength and maintain his health all authorities will agree in stating to be eight hours' sleep.

Margin
needed for
self-education Almost every man has to commence work at six o'clock in the morning. To do this

he must rise at five or earlier. To get his due rest of eight hours he must go to bed at half-past eight or at latest at nine. He has probably come home from his work between half-past six and seven; thus he has had left to him an evening of about *one hour and a half*. When he has had a wash, a cup of tea, a chat with the wife and children, it is already past eight. Where is the time for his reading a book, for his informing himself upon his duties as a 'citizen;' where the time for attending a lecture, for enjoying a concert or a play, or spending an evening at a friend's house or in receiving some friends at his own? There is Saturday evening, but

that is so often broken up by the absence of his wife on her necessary marketing. On Sunday he is glad to take a long rest, and for the use he might make of the day (the only one he can call his own) for his intellectual improvement and his relaxation, he is still greatly debarred by regulations made to gratify the religious prejudices of the middle and upper classes, who have facilities for their enjoyment during the other six days of the week.

+ } That the hours of labour for the working man
 } should be shortened is even more important for him
 } than that his wages should be increased. But,
 (although we often hear otherwise, there is no real
 difficulty in both ends being reasonably accomplished.

During the last generation the rate of wages has undoubtedly been increased, while the hours of labour have been as unquestionably reduced. There is no reason that the same improving tendency in each direction should not be continued. It is only a matter of adjustment between production and prices, presenting some difficulties for a time, eventually to be smoothed away.

The EIGHT HOURS DAY is to be attained through the efforts of the working classes themselves. It

should be claimed by them for its own sake,
 not for the sake of wages for *overtime*.
 Working overtime is a profitless practice
 for the employers as well as the employed.

The work is not well done. In nine cases out of

ten overtime is customary just because too few hands are regularly employed in the work. A workman encouraging overtime is really disloyal to the interests of his class by preventing his fellows from getting employment. At another time it might be *his* turn to be outside. Every self-respecting working man knows that eight hours' work is as much as he can do if the work is to be thoroughly well done, and every self-respecting man rightly values the leisure that a shorter working-day would leave for the evening at home with all its happiness and all its priceless advantages.

It is continually said: 'Eight hours' work is certainly long enough for some kinds of work—hard work such as mining, &c.—but that is no reason for making eight hours general, for in some light occupations there is no more physical exertion made in nine or ten or even eleven hours than in the miner's eight.' True, and this difference in the hardness and disagreeableness of work may be a valid argument for the miner having higher wages than, say, the shopkeeper, but it is no valid argument for depriving the shopkeeper of his *home-* *workers* life and evening hours. Eight hours for work to obtain the means of subsistence, eight hours' leisure to live the best life within his reach as a human being, and eight hours' rest to restore him for life's activity—this is the ideal *for all*, and in time it must become the real for all. For the harder work during the eight hours, exacting greater expenditure

of bodily strength and thus requiring higher quality and increased quantity of food to repair the system, a higher rate of wages is a necessity. Besides this there is the comparative agreeableness or disagreeableness of different kinds of work to be considered in estimating the fair living wage. Some kinds of work absolutely necessary in our social arrangements are so intensely disagreeable that the men employed in them require not only the high wage but the further condition of their hours of labour being even less than eight. In the course of time, when working men generally have realised in some degree the dignity of human life, they will naturally feel repelled from undertaking certain kinds of work held in the lowest social estimation unless, by the exceptionally short hours of work required, they enjoy the prized compensation of a greatly increased time of freedom.

The realisation of the Eight Hours Day is in many cases made a greater difficulty than it really is. The liberal-mindedness of some manufacturers has already suggested and carried into effect a plan which meets the case for the working man with the least possible loss to the employer—indeed, it has been said, with a virtual gain to the employer. It is this. The man begins work at *eight* o'clock instead of six. That itself marks a moral revolution in his life. He takes breakfast along with his wife and family before leaving home. He comes to his employment at eight o'clock

The model
working
day

strengthened sufficiently for four hours' active work up to noon. It has been said that these four hours are to the employer almost equal in practical value to the old five hours. This can easily be believed. The man begins fully able for work, and there is no interruption of energy for the whole four hours. Formerly the break at nine o'clock tended to relax his energy about half an hour before that, and, recommencing at *ten*, another half-hour was nearly gone before his energy was brought fully up.

At noon he goes off for dinner. Considering the distance he has often to walk to and from his house, and considering the benefit resulting to his employer as well as himself by his principal meal being an adequate one and carried to good account bodily, the hour for returning to afternoon work would beneficially for both parties be fixed at 1.30. His remaining four hours' work leaves him a free agent at 5.30. He may now reach home, say, at six. But instead of having to go to rest, as at present, at eight or 8.30, and having to rise at five or before it, his circumstances are changed. He has at least two hours more at his command, and he has thus obtained the inestimable possession of a full, *real* evening at his own disposal, with its infinite possibilities for happiness and improvement for himself and those belonging to him. Then, indeed, we may be allowed to offer the working man some good advice upon his manner of life and method of self-education without our advice

being any longer a mockery to him, for he will now for the first time find himself able to follow it.

In the above programme we have assumed the man's working day to be actually eight hours. This is the *maximum* if a practical free evening is to be enjoyed by him. With one hour's or even half an hour's work beyond the eight the capability of his evening for the purposes we have indicated is much destroyed, he is in danger of sinking into the feeling that to form any systematic plan of his life is then scarcely 'worth his while.' At present 'forty-eight hours per week' are generally accepted as the equivalent of the Eight Hours Day, but they are not the equivalent. It may in many cases be good policy to have the forty-eight hour week meanwhile as a step. But, of course, with the Saturday half-holiday maintained, forty-eight hours per week necessitate eight and a half hours for five days of it. The true *Eight Hour Day* demands, instead of forty-eight, forty-five hours per week.

The elevation of the working classes will only really commence when the Eight Hours Day has been generally established. It cannot be expected to be established all at once, but that is no reason for its being regarded as beyond the sphere of practical policy. That there is no inherent difficulty in its way in the nature of things is already proved by its successful establishment throughout several of our colonies.

While admitting the desirability of the Eight Hours Day, many, by dwelling upon the *temporary* difficulties in its way, discourage the beneficial movement. Of course a certain degree of concert among the masses of workers concerned must precede its general adoption, but this concert can be attained only by faith held in the eventual triumph of the principle, and by every man doing his utmost towards that triumph, listening to no discouraging criticisms. A strengthening of the loyalty of members to their Trade Unions is of the first importance. Next in importance is the concert that must exist for this particular object between the working men of this country and those of the Continent and elsewhere. A discouraging use is made of the fact of 'foreign competition,' with its day of ten and more hours. But this state of things is rapidly curing itself. Continental 'Socialism,' so powerful especially in Germany, has had at least the good effect of preparing the way for international sympathy in working-class movements. The advent of the Eight Hours Day is rapidly approaching, but we must not wait for the working men of the Continent to take the first step. It would be too difficult for them all at once, under the military system too often and too readily at the command of their employers. The men of this country must set the example. They may set it in full faith that their efforts will not be counteracted by their

Tempo-
rary diffi-
culties

brethren abroad, who are already keenly anxious to reduce their own hours of work, and will do so as soon as circumstances permit.¹

Nothing more gladdens the heart of the earnest reformer than to see the cause of the oppressed taken up by one belonging to the class of oppressors ; to see freedom of thought advocated by a Church dignitary boldly braving the opinions of his stereotyped brethren ; to hear a born aristocrat pleading for the political liberty and progress of the common people ; to find an employer of labour disinterestedly siding with the claim of working men to a better share of labour's fruits, although in the meantime the granting of that claim may bring some difficulties to employers. There are many such noble men among employers, who are not misled by the supposed interests of their class ; of these Wm. Allan, of Sunderland, Wm. Mather, of Salford, and A. F. Hills, of Blackwall, are worthy representatives.

During the disturbances at the commencement of the engineering lock-outs of 1897 Mr. Hills boldly fought for the Eight Hours Day. His letter in the 'Times' of July 15 that year should, to do it justice, be read entire. Alluding to the experience gained at the Thames Iron-works during the last five years, he writes :

¹ The growing sympathy between continental workmen and their fellows on this side may be seen in the fact that at the Trade Union Congress at Birmingham (1897) an address of congratulation and good wishes was received from 76,000 German workers.

To deal with commercial considerations only, I can endorse the cumulative commendations of the Royal Dockyards, the Royal Arsenal, and her Majesty's Post Office. I have found since the introduction of the eight hours day into our works a greater regularity in the morning, a more active output of work, a great saving of wastage in the single break of work, and above all an increased harmony and goodwill, resulting from the appreciated effort to make all the conditions of work as easy and as agreeable as may be possible in this world of ceaseless competition. Our civil engineering department is the largest of its kind in the South of England. At the present moment we are more fully occupied with contracts of a commercially profitable character than at any time during the last twenty years. I say, without hesitation, that there is no competition of a legitimate character which we are afraid to face upon the basis of an eight hours working day. The bogey of foreign competition is being enormously exaggerated in the interests of the longer day; we are constantly in competition all over the world with French and German rivals, and we have never found ourselves seriously handicapped by these longer hours which are worked abroad. The fact is that long hours generally mean slow work, and if the eight hours day was generally accepted throughout the United Kingdom it would mean, I believe, an unmixed benefit to employers and employed alike.

Engi- This letter to the 'Times' appeared shortly
neers' after the commencement of the memorable
strike and struggle of the engineers for the Eight
lock-out Hours Day, July 3, 1897, to January 29,
of 1897 1898. Unhappily only a small minority
of the employers shared the humane feelings and

enlightened views of Mr. Hills, and the funds of the Engineers' Union not being adequately supplemented, as the urgency of the case demanded, by the assistance of the other Trade Unions, the engineers had to succumb.

The demand for the Eight Hours Day by the engineers originated in London, where the difficulties of the men in finding suitable dwellings within a reasonable distance from their work made the demand for a shorter day even more imperative than elsewhere. A large proportion of London employers had already conceded the Eight Hours Day, and a larger number were disposed to concede it as soon as they found themselves supported by some of the other firms. But, without allowing even breathing time, the 'Employers' Federation,' in reprisal for this local strike, imperiously declared a general 'lock-out' over the whole kingdom. The 'lock-out' lasted for *thirty weeks*. The immense loss to the employers during that long stoppage in money and in business (much of it never to be afterwards regained), and the loss to those in kindred trades and manufactures, cannot be estimated. Of the hardships endured for the first twenty weeks by the men reduced to an allowance of less than a third of their wages, and of their utter wretchedness during the remaining ten weeks, only the men can tell. Is it credible that men would have undergone such privations had they not believed they were fighting in a righteous

cause? Now that we can review the circumstances in a calm mind we may endeavour to inquire upon which party the responsibility lay for that almost national calamity. The answer to this must be found in the answer to the higher question, In a fight between employers and employed is there to be a recognised just limit to the extent of 'reprisals' that may be taken by either party? Is there to be a recognised difference between a 'fair' and an 'unfair' fight? Countless thousands of working engineers out of London living at peace with their employers are all at once 'locked out'—men willing to work upon the existing terms under their employers, who have work enough for them and more than enough, and most of whom would gladly keep on their men, the contracts for works and vessels necessary for strengthening the navy heedlessly broken up at the dictation of a majority in a combination of private capitalists.

The defence of the Federation we know to be that if the employers out of London had kept on their men, many of these would have given part of their wages to the support of their fellow workmen on strike in London, and that to take a reprisal was necessary. Certainly the employers had their right to reprisal, but were they not morally bound to make it such as would involve as little injustice as possible to innocent individuals, and not to extend the fields of social and economical disturbance beyond what was

necessary in the circumstances ? If they feared that their workmen in the provinces would out of their wages give support to their fellow workmen in London, *it was equally open to the employers in the provinces out of their funds to give support to their fellow employers in London.* Surely this, and this only, was their legitimate reprisal. These were the lines on which the struggle should have been fought out. Had the Employers' Federation left the engineers of London, masters and men, to come to an agreement between themselves on the Eight Hours Day, there was no reason to fear any consequences so direful as the Federation pictured. Matters would have gone on much the same as before in London and in the provinces. Some steps in the movement towards the Eight Hours Day would have been taken, but as the coming of that day is in the course of time inevitable it would be all for the best that these *gradual* approaches should be made. The Federation, however, had a triumphant reply—they gained the battle. Yes ; but, after all, has it been worth what it cost and will cost ? The men returned to their work on the masters' terms because the men must live. But what has been the result in other directions ? The Employers' Federation of Engineers have now (January 1899) brought into the field against them an organised 'General Federation of Trade Unions' over the whole kingdom. More than that, by the employers' overbearing conduct, thou-

sands of the best and skilled hands have been driven into the ranks of the aggressive 'Socialists,' and have greatly increased the strength of a party already active enough in making 'working class' interests the *sole* test for candidates in Parliamentary elections. The Employers' Federation have brought upon themselves a declared war of Labour against Capital, and it is a war to be waged now, not by the power of the purse, in which employers might count to gain, but by the power of mere numbers in the ballot-box, from which the men may come out as the 'masters.' Much wiser would it have been for the Federation to have allowed a peaceful gradual adoption of the Eight Hours Day than have provoked such a 'reprisal' as this. It is to be hoped that both parties will make prudent use of the time yet left for reflection.

Many persons well disposed towards the programme of the Eight Hours Day are slow in supporting working men in their efforts to obtain it.

Public
opinion
on the
question These persons, while trusting that the good time will come, discourage its coming by dwelling upon the difficulties in the way.

They should have faith that in this as in all questions of the political and social worlds, after the time of discontented transition, the forces at play will by degrees arrive at their natural adjustment, and then, as before, we shall all be surprised how we magnified to such a size the moderate difficulties we

encountered. These persons will say: 'Eight Hours Day will come, but the question is not ripe yet.' Well, but every one who wishes to see the principle prevail should nevertheless welcome every step taken for its promotion within different spheres. These separate steps taken *make* the ripening. We have thus, by helping it on at each stage, its ripening in our own hands. We can never see it ripened by denying to it the conditions of *becoming* ripe.

As a matter of policy it might be judicious, instead of attempting to establish at once a general Eight Hours Day, to modify the programme as
 Politic means Mr. Gladstone suggested, by applying to it the principle of local option, leaving it to be a matter of arrangement between employers and employed in the different industries and manufactures within their own district, and on the understanding that the carrying out of this local arrangement should not be interfered with either by a strike ordered by any Trade Union or a lock-out ordered by any Employers' Federation to take place elsewhere. Such a condition is only reasonable in the nature of things, for different districts have their different circumstances and might have their different requirements.

It might be judicious also, in order to win a more general acceptance of the eventual Eight Hours Day, if, instead of requiring the immediate reduction to eight hours, *three years, with an hour,*

or an hour and a half, reduced each year, were agreed to by working men as a compromise. This would enable adjustments to be gradually made and would disarm much opposition among employers. With so reasonable a measure before the country as this 'Eight Hours Local Option Bill' the working-men electors could scarcely fail to secure its support. Candidates are always ready enough to fall in with the opinion of a body of electors strong enough to decide the election, and there are few constituencies in which working men do not preponderate.

Employers would find their own best interests served by the settlement of this great question, and the Twentieth Century might thus inaugurate a lasting peace between Capital and Labour.

All that has been urged for the Eight Hours Day may be urged for EARLY SHOP-SHUTTING, which belongs to the same beneficent movement to gain for working people opportunities for their higher life.

Now that the political friends of Sir John Lubbock have been three years in power, and are themselves pledged to giving a foremost place to plans of Social Reform, we may surely hope that he will succeed in getting his Early Shop-shutting Bill passed into an Act. Considering their present Parliamentary strength, it would be disgraceful to the Government if this simple short Bill, arousing no opposition to speak of, could not be carried through both

Houses during the present session. This step alone would be a great one taken towards Social Reform, bringing relief to millions from oppressive, or at least tedious, work and giving prospect to them of leisure hours to be happily and beneficially spent. Especially is this relief due to women, the mothers of our race, whose claims are too often neglected in our various schemes political and social.

Alas! the preceding paragraph had been written only a few weeks when (December 1, 1897) the deputation of the Early Closing Association, headed by Sir John Lubbock himself, waited upon the Home Secretary, Sir M. White Ridley, and got no encouragement, but the reverse. Sir John mentioned the facts that Parliament had read his Bill a second time, that it had passed the Grand Committee on Trade, but the rules of the House had prevented it going forward. Nevertheless Sir M. White Ridley, the spokesman of the Government elected by the country in order to carry out Social Reform, had the effrontery to dispute the principle of this, the most easily to be accomplished reform of all. He repeated the miserable fallacies which every one believed were exploded more than fifty years ago when Lord Shaftesbury commenced the movement for humane legislation. 'There were no instances,' said the Home Secretary, 'of adult labour being regulated except upon grounds of health or public utility.' But on these very grounds the measure is called for.

In the social programme promulgated at Birmingham by Mr. Chamberlain on October 11, 1894, 'Shorter Hours in Shops' is the fourth item. The Home Secretary's present colleague in the Cabinet then said: 'All I desire is to give power to a two-thirds majority of shopkeepers in any trade and in any given district to settle the hours during which they will work. Now that could not injure anybody. I believe they would be willing to do it, but I should have no objection, in order to give them further protection, to allow the Town Council to have a vote on the proposal. I do hold that it is a great injustice that a reform of this kind should be prevented by the selfishness of a very small minority, or perhaps, it may be, of a single individual.'

Lord Salisbury (January 11, 1895) wrote: 'I have expressed more than once my full approval of the principles involved in Mr. Chamberlain's proposal.'

It was regarded by the country 'as a party pledge by which the party Ministry is bound.'

CHAPTER VII

SELF-HELP

IT is no part of the scheme of these brief essays to address to working men a lecture on moral or religious conduct. Speaking generally, the working classes are as fully alive to the importance of right living as are the middle and upper classes. Indeed, considering the never-ceasing difficulties and trials that beset the path of working men, single and married, and the social wrongs from which they have long suffered, and from which, in a less degree, they still suffer, it may well be doubted whether, as a class, they do not exhibit a firmer moral character than belongs to their social superiors. Therefore, it is only in an economic sense that we venture to say a word or two here on the importance of certain principles of action lying within the control of working men themselves, by obedience to which they are able to elevate their class immensely and permanently.

The duties, in an economic sense, of the working man may be divided between those belonging to him

as an individual and (in the case of the higher order of working men) as a member of his Trade Union, and through that Union as a member represented in the Trades Union Congress. We may consider the collective duty first, as being the most conspicuous.

Trade Unions, on the whole, have been productive of great good for the working man and for society. The general public have few Trade Unions ideas on the subject beyond the one that the Unions exist in order to create strikes, and that all their funds are devoted to the prolongation of strikes. But, in fact, the portion so devoted is a fractional one—probably, on an average, not more than a fifth—of the whole expenditure. It is principally as benefit societies that the Unions operate, and Trade Unionism may be regarded as the main machinery of Self-help that exists for the working classes. From this point of view support of his Union is felt to be his first duty by every self-respecting working man. He feels grateful to it for the protection it has afforded himself and his fellows in times of difficulty in the past, and is faithful to it as a means of realising further improvement for them in the future.

The policy which some employers advocate of destroying Trade Unions is a very short-sighted one ; it only prolongs a bitter warfare between masters and men. The policy is cruelly one-sided, for the masters, after destroying the Trade Unions, would

still maintain their own Federation. The masters think of the Trade Union only as it occasionally deals unjustly, from their point of view, with themselves, but they forget the beneficial services rendered by the Union, and how it helps even to make its members more intelligent *workmen*.

As an *educative* influence it is almost impossible to over-estimate what Unionism has been to the working classes. Its effect on them has been similar to that of representative institutions in calling forth and educating public opinion. Much criticism has been dealt by the press on the character of working-class leaders and on their policy in guiding the machinery of the Union. Some of the criticism has been deserved. In assemblies of working men, as in those of a higher order, it is not the thinking man, the prudent man, who wins his way to the front, but the 'loud' man, who can talk others down and keep thrusting himself forward. In this respect working men, like their superiors, are blamably inactive in their public duties, by too often allowing a small clique of self-asserting men to manage everything. Here is a sphere for Self-help which working men could well cultivate. Each man should feel it to be his duty to take his share in the proceedings of his Union as well as in all other public duties that belong to him. Above all, he should see that the men elected to guide the action of his Union are really good men and true

Defects

wise and far-seeing. If he is not satisfied with measures or men proposed, he should speak out his mind boldly as a man, not simply acquiesce in everything as a weak creature. He should also see that the delegates to the Trades Congress are truly representative men.

The Trades Union Congress! What a means this organisation presents for Self-help by the work-

ing classes—a means never yet employed as it might be for the advancement of social legislation! Year after year it meets and consumes its precious time in making

‘motions’ and passing ‘resolutions.’ But it *does* comparatively little. Until a measure is *practically* dealt with no real progress with it can be made.

As the Parliament of working men, why should not the Congress introduce in *Bill* form the measures considered necessary in the interests of labour, discuss these, clause by clause, until, by all requirements having been included, and all exceptions provided for, something like a complete and self-consistent scheme has been framed? There are at present at least a dozen specially ‘Labour’ members in the House of Commons into whose hands might be given the Bills matured in the Trades Union Congress. These members would endorse the Bills and introduce them into the House, and thus measures affecting the working classes would come before the Legislature in so practicable a shape, with the

views of these classes so unmistakably ascertained, that further discussion would be reduced to a *minimum*.

In another direction the Congress might be made particularly useful. It might open and carry on Inter- correspondence with the representative nationally bodies of the working classes abroad, and might thus prepare the way for such an understanding on all vital questions affecting labour that any approved new condition effected in one country might as soon as possible be adopted in the others, and an international adjustment arrived at.

Were the Trades Union Congress to apply itself to these two practical objects, its existence would then become well justified.

By other machinery, second only in importance to Trades Unionism, the working classes have proved what they can do in Self-help.

The 'improvidence of the working classes' is spoken of almost proverbially. That many are extravagant in proportion to their means cannot be doubted, nor will their complete social emancipation become established until, as a class, they have better provided themselves with the sinews of war, enabling them to defend themselves, if necessary, against the aggression of federated capitalism. Yet, as a corrective to extreme views of their improvidence

Improvidence of workmen

The other side—
Savings

as things are, it is wholesome to remind ourselves, with the following statistics, of their providence.

The balance in hand of the several Friendly and Provident Societies (excluding Building Societies) in 1896 was	£
Balance in Trade Unions, 1896	47,001,962
Deposits in Railway Savings Banks	1,789,285
Deposits Trustee Savings Banks	2,845,213
Deposits Post Office Savings Bank (1897)	49,522,824
	122,930,350
	<hr/>
	£224,089,634

We may estimate that at least 200 millions of these savings belong to the actual working classes. This at all events is sufficient to save the class from an indiscriminate reproach of improvidence.

Amidst the discouragements felt at seeing the little improvement effected by many well-designed social agencies, it is refreshing to turn to a view of what working men and women have done for themselves by means of their Co-operative Stores. The good results from these Co-operative Stores since their institution (and nearly all of them within the present generation) have been simply incalculable. The general public are scarcely aware of the extraordinary development which the co-operative system has made, especially during recent years. They may form some idea of it from the Co-operative Wholesale Society's 'Annual' of the present year (1899), and of previous years. It is stated in the 'Annual' of 1896 :

‘At the beginning of 1862 there were said to be in existence [in Great Britain] 150 retail co-operative societies, with 48,184 members, owning a capital of 336,290*l.*, and doing a business of 1,512,117*l.* a year.’

At the beginning of 1897 there were in the United Kingdom 2,010 retail societies, 175 productive societies, and two wholesale societies, 1,534,824 members, a capital of 23,022,371*l.*, yearly sales of 59,951,635*l.*, and yearly profits amounting to 5,990,023*l.*, without reckoning interest on the capital.¹

The rate of progress made by the Co-operative Stores can be best observed by taking periods of ten years.

IN GREAT BRITAIN		
At Jan. 1	Members	Sales £
1866	124,659	3,373,847
1876	479,284	18,484,382
1886	849,616	31,273,156
1896	1,423,632	54,758,400

¹ Perhaps an outsider, having the interest of these societies at heart, may be allowed to make the suggestion that in some cases, particularly in the towns, a modification ought to be made in stating the ratio of ‘profits.’ The establishment of these societies, along with ‘Civil Service,’ &c. Stores, has led to a considerable reduction in prices by the ordinary shops. *Three shillings and sixpence* in the £ may some years ago have been about the profit of members dealing with the Stores, but in the towns it is no longer so, and by continuing to state the profit at the old rate the societies are injuring themselves, for it enables the ordinary traders to maintain that the advantages offered by the Stores are more or less illusory. A profit stated at *two shillings* in the £ would be nearer to the fact and would still be a respectable dividend.

As 'member' in most cases represents a family, we may safely reckon that at least six and a half millions of persons are more or less connected with these Stores.¹

Immense as has been the financial success of this movement, the emancipation of these millions of working people from the demoralising tyranny of *debt* has been a gain immensely greater. A condition of membership of the Stores being ready money in purchasing, every increase in their business, every new store opened, constitutes a moral gain to the working classes, radiating in every direction.

We know that there are social troubles to which the working man is subject, which no Act of Parliament, no trade regulation, can cure, or even alleviate. 'Therein the patient must minister to himself.'

With a reasonable 'living wage,' employment less disturbed, and with reduced hours of labour opening the prospect of a fuller life, the working man will be encouraged to contemplate all moral efforts due from himself in a more hopeful and earnest spirit. Instead of living from hand to mouth he will now feel it 'worth his while' to study how to spend his wages to best advantage. He will soon

¹ See the *Annual* of the Wholesale Society's Co-operative Stores, 1896, p. 211. This publication, admirably got up, contains, it may be said, a greater amount of matter valuable for the student of social questions than can be found within the compass of any other single volume.

discover the self-satisfaction there is in regulating his expenses, in keeping exact accounts, in invariably living *within* his income, in insuring against the future by laying aside, weekly or monthly, a sum, however moderate. As he increases his savings, he will rise in his own self-respect. He will become prudent in all directions, looking to the end of things. If he enters the drinking shop at all, he will at least never frequent it. He will not spend in self-indulgence in any form out of proportion to his means. He will not jeopardise his life at the very outset and entail unhappiness on others by marrying before he has saved sufficient means for the married life. If married he will have too much respect for his wife to condemn her to a life of continued maternity.¹

For himself and his family he will now make better use of the many priceless benefits already granted by the State, by his municipality, ^{Brighter prospects} and by the liberality of individuals. Free education, free libraries, museums, national galleries, public parks—all these he will now enjoy in a heartier spirit than he could before, for by the improvement in his social position he has risen nearly to the rank of a real *citizen*. He will feel his mind to be expanded, he will feel and will take an interest in a hundred things formerly unthought of. Nor will this lessen the interest he holds in the

¹ See chapter ix.

particular occupation by which he makes his livelihood. Quite otherwise. He will now feel in that an increased interest, because that interest has become more intelligent.

If it is skilled labour in which he is employed, his inventive faculties, by the education acquired in technical schools, and the still more important education he has been giving himself, will receive a stimulus in practical directions unfelt before. Inventive and artistic workmen will become as common in this country as now in Germany and in France. Indeed, it may reasonably be hoped that in time our skilled artisans will even surpass those of other countries, when to the knowledge and practice now being gained in the technical schools there will be added the vigour and spring of character proceeding from a higher social and political life. Unfortunately for the Continental countries, the slavish subjection of their Governments to a policy of excessive militarism must for a long time debar their peoples from realising that freedom already possessed by us—freedom a condition so essential to the best exercise of mind.

CHAPTER VIII

REFORMS CONDUCTIVE TO A WIDER DISTRIBUTION
OF WEALTH

FOR the progress of society it has been an incontestable advantage that specially large accumulations of wealth have existed in the hands of individuals. Of course, if no share of the products of labour applied to the earth by each person had exceeded a uniform and small amount, there would have been no progress made at all. Civilisation is mainly the result of some men having by one means or another gathered more wealth than other men, of this circumstance having given them power, of this power having, on the whole, been applied to purposes of utility and grandeur. We experience this result every day in our admiration of the architecture of our handsome cities, in our enjoyment of their beneficent institutions, their art galleries, their public parks. We experience it in every article of necessity or luxury brought to our doors from every quarter of the world, in every railroad over the land, in every ship and

Social
progress
due to
wealth ac-
cumulated

steamboat over sea, lake, and river. Not one of these benefits could have been enjoyed by us, but for some men having become richer than others, some individuals in the past having been more industrious or more fortunate than others. This is the function performed in the past, and being still performed, by CAPITAL. It is senseless to rail at capital as such. We should reserve our censure for capital misapplied.

It may be said, however, that the time has now been reached when, by wealth being in some degree generally diffused, what formerly could be done only by a very rich man, or a few rich men, can now be done by the thousand, less rich, in association. This is undoubtedly true, and society in its maturity, working especially through the instrumentality of its municipal authorities, is now able to supply many, if not all, even of its most refined needs. This being so, there is no longer the advantage to society there was in the existence of individuals vastly wealthy. And, indeed, it is seen and felt by the more thoughtful among us that we are now approaching a period when the abnormally large increase of wealth in the hands of a limited number of individuals may become perilous to the best interests of society. There can be little doubt that a state of society in which wealth is generally diffused, in which most persons are moderately 'well-off,' is a healthier and happier state than the one in which a few are vastly wealthy and the

New con-
ditions
now
existing

great majority either poor or bordering upon poverty.

Can society devise arrangements by which this desirable end—the better distribution of wealth—can be reached? To a certain extent it can; Rights of property but only to a certain extent, because any undue interference with the CREATION of wealth which springs from the rights of property would arrest the progress of society, if not undermine its very existence. Any diversion of wealth from the individual to the community that would lessen the inducement of the individual to improve his own condition and increase his wealth, would necessarily be detrimental to the community itself. But so long as we keep clear of this danger, every means that can be used for returning as much as possible of the accumulated wealth of the individual to the community, from which it was originally drawn, is legitimate. When the wealthy individual dies, the inducement he had by his exertions to increase his property is at an end, and the State may then very properly claim a considerable share of the private estate for national purposes.¹

¹ While admitting the right to bequeath his property by will as he may determine, and that if dying intestate it should descend to his near relations, it may be questioned whether *distant* relations should be hunted up and advertised for—persons who have had no expectations whatever of succeeding to such property. There are many reasons for holding that the nation has stronger claims on the estate than these remote individuals.

It is very satisfactory to find that the reformed succession and estate duties introduced by Sir William Harcourt in 1894 are realising an income to the nation even beyond what was expected. The amount for the year ending March 1898 was 15,500,000*l.*, and in the course of years the tendency of this source is to increase. There are other sources of the National Revenue of like nature by which the reservoirs of wealth formed by the rich are tapped in order to distribute a portion among the millions. A considerable part of the property and income tax, of the land tax and house duty, and of the customs and excise duties on articles of luxury is derived from the rich as a class, and in a great degree tends to lighten general taxation. It may be truly said that no country in the world has, at least during the last half-century, by its fiscal arrangements done more to relieve the poor from the burden of taxation than our own has done. It can also be said that in no country in the world has the beneficence of the rich in endowing charitable institutions, and in promoting so many charitable schemes, been more remarkable. Social reformers, when they reflect on these facts, have every reason not to feel discouraged, although they must not forget that these charities are at the best mere mitigations of a widespread and deeply seated social malady, which all earnest reformers must persistently set themselves to cure.

Modified
by death
duties

Other
property
taxes

With all who have felt the importance of social arrangements by which wealth could distribute itself as freely and widely as consistent with individual rights, it has been a constant lament that our legislators some centuries ago lacked the wisdom and foresight (which were exercised in some Continental states) to claim for the nation the property in *minerals*—the wealth *beneath* the soil. The claim could then have been enforced without injustice to any one, almost without opposition from any one. During these centuries what a wealth would thus have beneficially permeated through the several strata of society! It may be imperfectly imagined when we reckon the output of coal alone and the royalties on it generally obtained by the proprietor of the land. In 1897 the output of coal in the United Kingdom was 202,129,931 tons. The royalties, &c., exacted from this industry by private individuals, who would have had no right to them in many other countries, may be estimated at ninepence per ton. Thus in 1897 the landlords obtained from this source a sum exceeding 7,500,000*l.* During the last thirty-five years they have drawn from it over 220,000,000*l.*, which would otherwise have gone to increase the general wealth.

But why should this unwise condition of things be perpetuated? Of course the nation cannot now take possession of the minerals without giving compensation, but no purchase of private interests for

the public good would be more advisable than this purchase. In the course of time the coalfields will be getting nearer and nearer to exhaustion, and the price of coal, including the royalty exacted on it, will be greatly advanced *long before the period of possible exhaustion.* In the circumstances there would be no injustice in the State's making a compulsory purchase from the landlords of the right to all minerals under their land at the number of years purchase which is at present the market price in such cases. The State can raise the money at a low rate of interest, and after a few years the nation would begin to derive a substantial revenue from the source.

Another mistake committed by our legislators in the past, who in this instance also were less wise than those of many other States, was in *In rail-roads* permitting our vast railroad system to fall into the hands of private capitalists. As to the expediency of the State now buying up the existing interests, much may be said on both sides. After the State has cleared itself of some of its more pressing responsibilities this question may come to the front. In the meantime, by the simple and effectual means of assessing the income tax on railway profits beyond a certain dividend at a *progressive* rate, the State would secure for itself a more considerable return than it at present possesses.

There may be more than one opinion on the question of the Nationalisation of the Land, whether

the scheme was ever possible in the past,
 An adequate land tax whether it is warrantable or possible now.

In the circumstances of our own country, when, by the competition of agricultural produce from abroad, land now is able to yield but a low rent, the question of Nationalisation cannot be said to be imminent. Still the nation should be protected against a possible change of circumstances. The greater part of the benefits expected from Nationalisation can, without resorting to any hazardous revolution, be obtained through existing machinery by ensuring the following objects: (1) That landlords should be called upon to contribute to the national revenue as far as their circumstances permit, while leaving them still an effective inducement to remain landlords. The margin at present is not very broad, but as it will become broader when foreign produce advances in price, the necessity of an adequate and just land tax should never be overlooked. (2) Municipal authorities and parish councils should use their present powers, or have them extended if necessary, in order to purchase land by arbitration at a fair price, not much exceeding its agricultural value, to provide liberally for the extension of their town or village. (3) Land in private hands held vacant in view of prospective increased value should be

Suburban
land
acquired
at agricul-
tural price

assessed at its market value for building purposes.

4. Some means must be taken to intercept, for the public good, at least a portion of the unearned increment of the value of land, especially in London and in our several large towns increasing in wealth and population.

No better scheme for solving the problem of the taxation of ground values has been suggested than that of Mr. Fletcher Moulton, Q.C., the principle of which consists in assessing the value of the building separately from the value of the land on which it stands, and levying on the landlord the rate pertaining to the land.¹

As Mr. Fletcher Moulton states : ‘ The present system of levying rates is both absurd and unjust. The annual value of a building in a town depends upon two elements, viz. the value of the ground upon which it stands, and the value of the structure itself. The latter is due solely to the outlay of capital by the builder in erecting and maintaining the building, which, like all fixed capital, is liable to depreciation, and ultimately becomes valueless and must be replaced. The value of the ground upon which the buildings stand is wholly different in its origin. It is not due to expenditure on the part of the owner or his predecessors, but to the fact of the

¹ *The Taxation of Ground Values*, by J. Fletcher Moulton, Q.C., London, 1889.

presence of the town. The community by settling in that locality has created a demand for that land, which increases in intensity with the growth of the community and the energy and activity which it displays in its development. Were it not for the choice by the community of this neighbourhood for its habitation, the land would possess only its ordinary agricultural value ; and if anything should occur to prevent the continuance of that habitation, it would revert to that value. Everything which increases the general prosperity of the town, increases the demand for the land and the price which it commands ; so that the owners see its value rising continually, without any effort or expenditure on their part. And as the growth of the towns is the characteristic feature of the social development of this century, the value of town lands has in this way increased to an enormous extent. But it is not only by the general prosperity of the community that the value of town land is increased. The community is continually creating at its own expense fixed capital in the shape of streets, bridges, open spaces, public buildings, sewers, &c. These render the town more commodious and more desirable for business or habitation. The whole benefit of this outlay of capital inevitably passes ultimately to the owners of the land upon which the town is built, just as completely as if they had made the outlay out of their own pockets to develop their own property.'

Mr. Fletcher Moulton maintains: 'There is nothing impracticable or even difficult in separately assessing lands and buildings. Those who are accustomed to deal in land know that it is usual for surveyors to adopt this course in valuing town property. In order to obviate difficulties in the collection of the tax on ground values, it is imperatively necessary to collect it from the occupier in the first instance. The occupier must then deduct it from the rent paid by him to his landlord, just as he does in the case of the landlord's property tax.'

Certainly the scandal of the circumstances alluded to in the following paragraph is sufficient almost to provoke a social revolution, unless some reform is speedily introduced to avert it:

'The inhabitants of our towns already groan so deeply under the burden of local taxation that they have not the courage to seek to remove them. And amid all this they see the land in their towns swelling in value and its owners acquiring colossal fortunes without any effort. . . . There are towns in England of which one or two landowners possess the whole. It is no unusual thing for men such as these to draw many thousands a year from ground rents which do not pay one farthing to local taxation, and ultimately to come into possession of whole [new] districts of the town which have been developed and beautified without any assistance from them. These things will not be borne much longer.'

Fortunately the expediency of municipalities undertaking the supply of water, of gas and electric light, as well as of their district tramways, is now no longer disputed. All these are agencies for diverting wealth from the few hands to the many, and, as such, although unseen to be so, they are undoubted social gains.

All businesses of a co-operative character—by which their profits, instead of enriching individual capitalists, are distributed among a large membership—tend in the same beneficial direction. Wherever ‘Civil Service’ or ‘professional’ or ‘co-operative’ stores have been started, loud complaints have been made by the shopkeepers working on the old system. The fact is, that the business of the old shops is no more injured by the opening of a store than it is injured by the opening of a new ‘shop.’ All the stores opened in any progressive town form but a small proportion to the number of new shops on the old principle continually being started, all fiercely competing with the shops already established. The only difference in this respect is that the store commences business with its customers already obtained, while the new shop has to use frantic and often reckless efforts to ‘make’ a business. Saved from risking all his means in a very doubtful adventure, the man qualified to be a shopkeeper becomes instead the head of a ‘department’ in the store, at a fair and regular salary,

in course of time to be increased. Upon the whole this is surely a gain to the class of men concerned, and not an injury. In the stores they are at least protected against failure, and the profits go to the many instead of to one. Social regeneration will in a large measure be realised through the greater and greater development of this co-operative system.

Among modern agencies distributive of wealth to the community may be reckoned all those 'limited companies' the shareholding in which is open to the general public. These by their existence and their extraordinary increase render a great, while unconscious, contribution to the 'collective' tendency of the times.

A question on which much diversity of opinion has been expressed is whether an expenditure on LUXURIES makes for the nation's good or tends to its impoverishment. Of course it is quite impossible to draw a fixed line in all cases between articles of luxury and articles of necessity. The luxury of the last generation becomes the necessity of the present. An expenditure by the general public on luxuries in the usual sense of the word is, in fact, a distinctive sign of civilisation. While we should maintain the right of the State to provide the best conditions for the widest distribution of wealth, we must not allow it to interfere with the right of the individual to spend his wealth in the

manner he thinks to be best. Such interference would not in the long run be for the general good.

Judicious
and inju-
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expendi-
ture

But as to the duty remaining for the individual, that is another question. The individual has still many imperative duties which are not prescribed by State law. One of these duties consists in his making such an expenditure of his wealth as will, while satisfying his own requirements, be as little detrimental to society as possible and be as widely beneficial to society as possible. The individual must lay down for himself the lines on which his expenditure may proceed, the point up to which it may be regarded as legitimate and beyond which it may be regarded as 'extravagant.' To keep expenditure within one's income is only an elementary duty. Many persons act up to this, and yet by their selected expenditure do more social harm than some who, living beyond their income, have at least spent it in a right way. The same principle which determines the morality or the immorality of any proposed action must determine this one. An action of self-gratification is innocent so long as it is not hurtful to oneself or to others. The expenditure of money must be regulated by this standard. And of course the spender must do everything possible to enlighten himself upon what is and what is not hurtful to social life. A corollary from the same principle is that as there are several degrees in which society can be more or less benefited, it becomes his duty

while gratifying himself to give preference to such modes of expenditure as are likely to promote the *greatest* amount of social happiness. This object can be attained only by study and experience ; but we must not be deterred by difficulties, and we must bear in mind that wealth has its duties as well as its rights.

An inordinate expenditure on articles of mere luxury must be condemned, if on no other ground because it creates a demand for those articles which employ the *fewest hands* in their production or manufacture in proportion to their money value. Beyond the cost of the raw material itself of which an article of *virtu* is made, 100*l.* given for it probably does not represent the employment of more than six men, let us say, for a week. The same sum spent on articles of general utility would have given employment perhaps to sixty men. This principle holds true throughout. In the degree in which one article is more costly than another, it may be said generally that it represents fewer persons employed in its production in proportion to its price. Now as the want of employment is the most pressing need of our time, surely it is our duty to spend our money in such a way as to encourage the employment of the *largest* number of hands.

This suggestion is not meant to condemn a reasonable expenditure on articles of beauty, without the existence of which our world would hardly be

worth living in. The suggestion is meant only as a corrective of a lavish expenditure in that direction. Many rich persons lay the flattering unction to their soul that they are doing a public good by simply spending their money. But all depends on the ways in which it is spent. Certainly first of all for our expenditure something should be got. But for what an enormous proportion of the expenditure of our middle and upper classes there is no adequate return! Think of the millions of pounds they spend in giving senseless dinners and other entertainments, much to their own weariness by the anxiety involved. Because *they* have been made uncomfortable on former evenings by having accepted the 'kind invitations' of their friends, they must now condemn all these friends (who would much prefer to be at home) to an evening of discomfort in return! How hollow it all is! And of all this money spent on costly viands, costly wines, and quite ephemeral costly decorations, how much of it is employed to good uses, yielding a return of good? Truly scarcely any of it. Nearly all of it is simply, literally wholly, *consumed*—destroyed. Of all forms of extravagance this is the worst. For money spent in purchase of a beautiful work of art, we possess it and it remains to be admired by ourselves and others constantly; for money spent on our library, we have the books with us, to be read again and again. Money spent in the beautifying of our

Senseless
extrava-
gance

house is a joy to the eyes continued. But from money spent in mere *guzzling* we get nothing back, except perhaps a disordered stomach and liver, a shortened and a wasted life. A mere percentage of the money spent on those senseless dinners by the upper and *middle* classes (who are in this, proportionally to means, more extravagant than the upper) would be sufficient to carry to completion even the grandest social scheme.

Among other extravagances capable of retrenchment may be mentioned the twenty-five millions yearly estimated to be spent on horse-racing, hunting, and shooting. By an economy effected here of *ten per cent.* only, there would have been no need for that invidious relief of rates granted some time ago to the agricultural classes, mainly responsible for this extravagance.

It has been estimated that over 150 millions are spent in the United Kingdom annually in alcoholic drinks. Reducing this by 35 millions
Enormous expenditure in 'drink' returned to the Exchequer in the form of duties and licences belonging to the traffic, the fact remains that an enormous sum, certainly over 115 millions annually, is devoted to indulgences the evil effects of which so immeasurably exceed the good. If, through freedom from the tyranny of a bad habit and by the exercise of a prudent economy, this expenditure were reduced even to *two-thirds* of its present amount, how great

would be the national gain by these millions being diverted from unproductive to productive channels ! For earnest social reformers there are two great objects of the most pressing urgency, compared with which all other questions, social or political, may be regarded as almost trivial ; these two are (1) the salvation of the submerged tenth, (2) the emancipation of the slaves of alcohol.

Mere casual employment is by its very nature demoralising. It is discouraging ; it gives no promise of better things to be reached and held. A 'casual' feels it to be scarcely worth his while to be careful of the trifle of money that now and again falls into his hands, and in revenge of the long privations he has been suffering he too often surrenders to the temptation to spend more than he should in a fit of self-indulgence. 'Casuals' of one kind and another are perhaps the most numerous frequenters of the public-house, and by their example infect the habits of working men of a better class. Temperance reformers therefore would not be neglecting their special mission if they acquiesced in the prior urgency of some scheme by which the mass of 'casuals' might attain the condition of a less irregular subsistence. With such a scheme started, having a clear course before it, the forces of public opinion could then become united in support of a radical reform of our whole licensing system. In this work we should be wise to

'Casuals'
at the
centre of
the evil

Licence
reform

profit by the experience of other States, in which a 'prohibitory' policy carried to extreme has induced reaction and left matters scarcely better than they were at first. We must not attempt too much, but should feel our way cautiously. It is absurd to believe that we can cure a nation of a deeply seated physical and moral malady by mere prohibition or restriction. The Temperance party is no doubt right in speaking of and dealing with the evil as the '*liquor habit*,' and in regarding every unnecessary opportunity of indulgence as a strengthening and perpetuating of the evil habit. Although a national habit cannot be cured at once, we should not lose a day in making a beginning to cure it. Discussions have never ceased during the last forty years on this vital social problem, without having led to the smallest practical effort to solve it. Such a state of things is really disgraceful to our statesmen and to our nation.

It must be confessed that some sections of the Temperance party itself have been greatly responsible for this by their having opposed, time after time, methods of improvement because these did not quite accord with some extreme principle they allowed to dominate their minds. If even these imperfect improvements had been sanctioned forty or even twenty years ago, we should have had a vastly easier problem to face now. As regards the large towns, there is at last a solid consensus of opinion grown in favour of the municipality itself

conducting the business of the reduced number of public-houses considered necessary in the present condition of things and devoting the profits to the charitable institutions of the town. The success of the 'Scandinavian' system has been proved, to the complete satisfaction of all who have investigated the subject, excepting a few narrow-minded teetotalers who make themselves the abject victims of their 'fetish.' If we are ever to become a nation of total abstainers, the final accomplishment of that ideal will be the easier after a generation spent in being *weaned* from the liquor habit through the instrumentality of public-houses free from all the baneful adulterations, the unavoidable incentives to excess, the attractions kept up for the companionship of the least reputable class in our large towns, the facilities afforded for the sordid and mean practice of betting—a vice, through the moral degradation which accompanies it, second only to drunkenness itself. The movement now being made in the city of Aberdeen (ever foremost in works of improvement) to launch a scheme of the Scandinavian character is highly encouraging. If the experiment be successful, it is certain to be followed in other towns, and great will be the honour acquired by Aberdeen in having been the precursor in this beneficent work.

The first step is to fix upon the minimum of public-houses required for each district, and to place these under reformed regulations. The vast majority

of the existing houses are given up to the practice of mere drinking across the counter, and these as a class should be extinguished. They are the centre from which the great evil radiates. These houses will be succeeded by a limited number of houses of a better order, in which the supply of food, and not of mere drink, forms the reason of their existence. This, in fact, is simply to restore the old condition of licences, granted only to taverns, restaurants, inns, and hotels. We have in the course of time drifted completely away from the old regulations of the wholesome public-house keeper—the ‘victualler’—through the laxity of the licensing authorities, the inordinate profit existing in the sale of mere drink, and the wealth of the great brewing and distilling companies applied to develop the bloated system of ‘tied’ houses. The craving for drink in town and country has become unnaturally excited, unnaturally strengthened, and infectiously spread. It can be overcome only after a long course of reformed conditions, tending gradually to break down the insidious power of habit. History and personal experience, however, both convince us of the possibility of even long-settled habits being overcome by the individual and by the nation in the course of time, and we may console ourselves with the certainty that if we of the present generation make a beginning in the right direction, then, by each step of improvement made, each succeeding step becomes easier for ourselves and for the generations to come.

CHAPTER IX

A NOTE OF WARNING

IN these chapters discussing matters of social welfare the 'population question' cannot be ignored.

The facts stare us in the face. All industries, all trades, and all professions already suffer under an over-supply of hands and minds to work them.

The population question In respect to industries, the Eight Hours law will go some length to mitigate the evil, and schemes of organisation will much assist in evolving out of the present chaos some condition on the way at least towards the social cosmos, but there is reason to fear that in the course of time the old problems will reappear. It is clear that no means can be effective in raising permanently the rate of wages and of salaries, while there exist great numbers competing for employment in the various industries and professions.

The growth of the world's business within the coming generation would probably be sufficient to employ the labour *at present* surplus; but if in the interim the population of the country increased at

the old ratio, we should, after all, be just where we were.

The opinion has often been expressed that the several schemes of social reform will, when they are carried out, in one respect add to our social difficulties. All such improvements in social conditions leading to a happier life for the millions, all increase of benevolent agencies in saving the weak, every step taken in sanitary improvement—all tend to improve the health of the community and to lengthen the duration of life. Fewer early deaths, and the duration of life lengthened generally, mean an increased population, and thus greater numbers will have to contend in the battle of life.

We should not be too confident in believing that emigration during the next generation will go on at the rate which has prevailed in the past generation. We must remember that the most remunerative parts of our colonies have now become occupied, that the population of the colonies themselves has been fast increasing, and that they are now almost able to develop their resources by the natural increase of their own population. We may expect occasionally a new colonial field to be opened. Emigrants may go to it by the thousand, but no longer by the hundred thousand.

Certainly it is not the much-coveted goldfields that will provide for the superabundant labour at home. Gold mines in respect to capital invested

employ a much smaller number of workmen than any other industry, and they contribute only slightly to the development of the regions outside of them.

We must also bear in mind that the United States, which formerly were the destination of *three-fourths* of our emigrants, are now beginning to have critical labour problems of their own to deal with, and will no longer welcome aliens in large numbers.

The serious importance of a falling-off in our emigration during the next generation will be seen at once from these figures:—The population of the United Kingdom between 1861 and 1891 was increased by 6,248,261, but during the same period the number of British and Irish emigrants was 4,237,454. This was a yearly average of over 141,000 emigrants. Now, the average emigration (deducting *immigration*) for the last three years of which we have published returns (1895–1897) is less than 63,000. To show the significance of these figures, let us suppose that emigration during the generation 1861–1891 had been at no higher rate than we have averaged for the three years 1895–1897, we should have had in 1891 over 2,000,000 added to that mass competing for employment for whom there was not employment enough as things were.

It is not improbable that by the progressive rate of increase of population along with the reduced rate of emigration, our labour problem will have to encounter within ten years a population 5,500,000 to

6,000,000 greater than the present. Certainly 'this cannot go on for ever.' It must soon become, beyond all other questions, the most serious one for our study, and it will become more and more serious as time goes on while no adequate effort is being made to deal with it.

It is not upon the working classes only that the prudence of parents in limiting the number of their family is a virtue needing to be impressed.

Responsi-
bility of
parents It is essential to the well-being of the coming generations of the higher classes just the same. It is not the 'labour' market merely that is over-supplied; the case is the same with all

In all
ranks the various trades and professions which are recruited from the middle and upper classes. As the over-supply for these trades and professions becomes the more pronounced, those competing for these employments and failing to secure them will necessarily gravitate into the lower (the labour) class, already too large. Thus an undue increase in the families of the better classes has practically the same effect as an undue increase in the families of the working classes.

The consideration to be taken to the minds of the parents, especially of that large class in the *middle* ranks responsible for contributing so much beyond its share to the population, is not: 'Can we afford to support more children?' The question is much deeper; it is: 'By adding beyond our reason-

able share to the number of claimants upon the world's resources, are we not preparing difficulties which these children of ours must encounter in the future, and which possibly may overwhelm them?'

Short-sighted minds, indeed, may not feel much concern in what state the world may be twenty years hence; but surely many parents, *if they think*, must feel concerned in the future of their own children. With a family moderate in number, well brought up and provided for, the chances of its members to enjoy social happiness in the future are fairly good; but with a family excessive, especially if such be general, these parents have thereby invoked the destiny of a hard lot for their children, and, be it understood, for *all* their children.

This matter is one which many persons are too prone to treat merely in a jocular spirit. The subject must be faced, seriously faced; in time the public consciousness must awaken to its momentous importance. In time, it is to be hoped, a social opinion will be formed, and will grow up and become as powerful in its effect as a prescribed law, which will influence the conduct of parents. It should not be forgotten that children have a claim to obtain the best upbringing and the best home-education which their parents are capable of giving them. The *time* that must be devoted to the mental and moral training of each individual child, involving almost incessant

Moment-
ous im-
portance
of the
subject

care, makes a serious demand upon the mother's and father's responsibility. The parents who are able in this respect to do full justice to a larger family than four, or at most five, are quite exceptional.

The longer the delay that may occur in a more rational public opinion being formed on this subject and given effect to, the more and the more difficult to mitigate will be the consequences.

At the conclusion of his 'Life of Turgot' the present writer ventured to place the following words as 'L'Envoi':

'The reader will find in the selections made from Turgot's writings one taken from his first discourse at the Sorbonne, when two-and-twenty: "Well-timed reform to avert revolution." This was the keynote of his public life. That life was a failure in itself, but it has taught a lesson for all time. There is no finality in dealing with political (or with social) problems. Each generation has for itself to solve new problems, to combat new difficulties, more complicated, perhaps more dangerous. It will be fortunate for the world when these difficulties are approached in good time, and dealt with by statesmen actuated by the spirit of Turgot. Their position will be stronger than his was, for it will be strengthened by an educated public opinion now able fully to assert itself. But public opinion has its duties as

well as its rights. We must never forget another of his great sayings: "It is not error which opposes so much the progress of truth; it is indolence, obstinacy, the spirit of routine, everything that favours inaction." "

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Scotsman.—‘Mr. Walker Stephens modestly speaks of himself on his title-page as having “edited” for English readers “THE LIFE AND WRITINGS OF TURGOT,” but it must not therefore be inferred that his book is not a piece of original writing. It is, indeed, a very good and thorough piece of literary work. . . . The reader will obtain information very necessary to an understanding of the state of things which led to the French Revolution. . . . An eminently satisfactory book.’

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Limousin marks an era. . . . As a statesman he stands abreast of the best English ministers. . . . When his cherished plans for the good of his country were thwarted and obstructed by interested parties, he never swerved from the patient even temper he had trained himself to; and, while he fought to the end, he neither said nor did anything that was unworthy of his higher self. . . . A man of a rare type. . . . His life Mr. Stephens has succinctly and clearly sketched. We must refer to his papers and correspondence. Scarcely a page among the citations Mr. Stephens gives but contains an illuminating thought incisively expressed, an aphorism compact of experience and sense, an acute and pregnant criticism.'

World.—'Mr. Stephens has seized all the good points in Turgot's remarkable career.'

Truth.—'A most interesting and instructive work. Turgot devoted all his singular powers and energies to works of beneficence. He failed and was disgraced, and probably escaped the usual capital penalty attached to the crime of being far in advance of one's age by a premature death. How far he was in advance of his age these selections made by Mr. Stephens from his works show conclusively.'

Observer.—'Mr. Walker Stephens modestly describes himself as merely the editor of this "Life" of this great statesman, but his book is in reality the most complete account of the man and the minister which has yet appeared in England.'

Guardian.—'Among all the great Frenchmen of the eighteenth century, Turgot is the one whom we can honour with the fewest reservations. . . . What is most admirable in his controversial writings is the combination of force with sobriety. He never sacrifices reasoning to invective, or indulges in a sneer at the expense of reverence or of courtesy.'

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Notes and Queries.—'For those interested in studying the forces that brought about the French Revolution Mr. Stephens's book is full of interest.'

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English Historical Review.—‘For Turgot, the Comptroller-General, and his twenty months of heroic statesmanship Mr. Morley fails us, and we are thankful for Mr. Stephens’s pilotage. The author has been at evident pains to be correct, clear, and readable, and his enthusiasm for his hero goes far to atone for a certain note of partisanship.’

Gentleman’s Magazine.—‘A brilliant and capable study on the lines of Mr. John Morley, to whom the book is dedicated. Turgot is indeed one of the best, noblest, wisest of men. No man was ever dearer to his friends, and none has extracted warmer or more merited tributes of admiration. Had Louis XVI. dared to face the opposition of his Court and the domestic persistence of his frivolous Queen, he would have saved his life and perhaps his crown, and the whole history of the French Revolution would have been different.’

Australasian.—‘A well-timed biography. . . . Turgot, for loftiness of purpose, breadth of view, and purity of patriotic feeling, stands a head and shoulders above the other eminent Frenchmen of his time.’

New York Journal of Commerce.—‘This book fills a place which has long stood vacant. . . . Turgot’s official career is one which every student and general reader will be glad to have put before him in such excellent form.’

New York City.—‘The present volume will do much to stimulate interest among Englishmen and Americans in the career of Turgot, and in the history of his time. The young man of to-day, with an honourable ambition to serve his country and his generation by helping to better the political and social conditions about him, will find in all history no biography more deserving of careful study than that of Turgot. His lofty and unselfish purpose, his long and thorough course of preparation, his skill and foresight in the application of principles to conditions, his fertility of resource, his originality, his untiring devotion to the task to which he set himself, and his uncompromising loyalty to his own sense of justice, entitle him to rank among the greatest of the world’s statesmen and social reformers.’

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